



PRE-APPROVAL NOTIFICATION

Date: 05/03/2024

Borrower(s): Vannak Chim & Vuochleang Ea

Subject Property: 7939 Rider Ln, Hummelstown PA 17036

Loan Number: [REDACTED]

Loan Type: **FHA**

Loan Amount: **\$353,479**

Purchase Price: **\$360,000**

Great News! You've been Pre-approval for a home loan with the #1 lending team in. We are so happy you gave us the opportunity to work with you.

This letter serves as a formal statement that your loan pre-approval is:

- Completed analysis of your income, assets, debts, job history, and credit report
- Based upon the purchase price indicated below or the subject property indicated above.
- Valid for 30 days from the date of issuance

This pre-approval letter is contingent on:

- Applicant to maintain current employment, income, and available assets for down payment and closing costs.
- Preliminary Title Report and Satisfactory Property Appraisal

What happens once your offer is accepted:

- Email signed purchase contract to apark@nfmlending.com
- Appraisal and title will be ordered within 3 days
- Loan status updates will occur in real-time to the buyer, buyer's agent, and listing agent throughout the loan process until your loan is clear-to-close

Please note that the pre-qualification performed does not constitute a pre-approval, commitment, or a loan approval but is instead a preliminary assessment of your current credit worthiness. Loan terms, including rate, are subject to change after verification of information provided by the applicant during the pre-qualification process. Commitment and final loan approval may be granted by Lender only upon the completion of a mortgage application and conditions that include, but are not limited to: No material change in your creditworthiness, including a satisfactory verification by the Lender of all pertinent information related to your financial condition, including, but not limited to, income, assets, debts, and job history prior to closing; Identification of a suitable property and evaluation and review of the property by and satisfactory to the Lender, which indicates the home value to be sufficient to support the loan request and for clear title and transferability of the property; The subject property's conditions meet the Lender's requirements; The subject property is insured in accordance with the Lender's requirements; The Lender does not object to any encumbrances to title shown in the title commitment and/or survey; Satisfaction of conditions not related to your financial condition or creditworthiness that the Lender ordinarily requires in connection with processing a mortgage loan application, including, but not limited to, completion of a home inspection, an acceptable title insurance binder, and a certification of a clear termite inspection; Final underwriting approval pursuant to investor/ program requirements; and The applicants execute loan documents that the Lender requires and abides by closing conditions. Corporate NMLS# 2893.

Contact me with any questions!

Ann Marie Park

Branch Manager

NMLS #1479298, Corp NMLS #2893
 Office: 610-996-1301 • Fax: 610-456-2228
apark@nfmlending.com •
www.nfmlending.com/ampark

1190 Winterson Rd, Suite 300
 Linthicum, MD 21090



Case 23-10566-KHK

Doc 458-1

Filed 05/17/24

Entered 05/17/24 10:28:32

Desc

Exhibit(s) A - Sales Contract

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Exhibit(s) A - Sales Contract Page 3 of 35

~~PO Box 57359, Washington, DC 20037~~

Identification (e.g., Parcel #: Lot, Block; Deed Book, Page, Recording Date):

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rev 11/19; rel 1/20

1. **By this Agreement**, dated 05/03/2024, _____,

Seller hereby agrees to sell and convey to Buyer, who agrees to purchase, the identified Property.

2. **PURCHASE PRICE AND DEPOSITS (4-14)**

(A) Purchase Price \$340,000

(three hundred forty thousand

U.S. Dollars), to be paid by Buyer as follows:

1. Initial Deposit, within 7 days (5 if not specified) of Execution Date, if not included with this Agreement: \$10,000

2. Additional Deposit within days of the Execution Date: \$

3. \$

Remaining balance will be paid at settlement.

(B) All funds paid by Buyer, including deposits, will be paid by check, cashier's check or wired funds. All funds paid by Buyer within 30 days of settlement, including funds paid at settlement, will be by cashier's check or wired funds, but not by personal check.

(C) Deposits, regardless of the form of payment, will be paid in U.S. Dollars to Broker for Seller (unless otherwise stated here: _____),

who will retain deposits in an escrow account in conformity with all applicable laws and regulations until consummation or termination of this Agreement. Only real estate brokers are required to hold deposits in accordance with the rules and regulations of the State Real Estate Commission. Checks tendered as deposit monies may be held uncashed pending the execution of this Agreement.

3. **SELLER ASSIST (If Applicable) (1-10)**

Seller will pay \$ _____ or _____ % of Purchase Price (0 if not specified) toward Buyer's costs, as permitted by the mortgage lender, if any. Seller is only obligated to pay up to the amount or percentage which is approved by mortgage lender.

Or within 20 Days of Bankruptcy Court approval

4. **SETTLEMENT AND POSSESSION (4-14)**

(A) Settlement Date is 06/17/2024, or before if Buyer and Seller agree.

(B) Settlement will occur in the county where the Property is _____, during normal business hours, unless Buyer and Seller agree otherwise.

(C) At time of settlement, the following will be pro-rated on a daily basis between Buyer and Seller, reimbursing where applicable: current taxes; rents; interest on mortgage assumptions; condominium fees and homeowner association fees; water and/or sewer fees, together with any other lienable municipal service fees. All charges will be prorated for the period(s) covered. Seller will pay up to and including the date of settlement and Buyer will pay for all days following settlement, unless otherwise stated here:

(D) For purposes of prorating real estate taxes, the "periods covered" are as follows:

1. Municipal tax bills for all counties and municipalities in Pennsylvania are for the period from January 1 to December 31.
2. School tax bills for the Philadelphia, Pittsburgh and Scranton School Districts are for the period from January 1 to December 31. School tax bills for all other school districts are for the period from July 1 to June 30.

(E) Conveyance from Seller will be by fee simple deed of special warranty unless otherwise stated here: _____

(F) Payment of transfer taxes will be divided equally between Buyer and Seller unless otherwise stated here: _____

(G) Possession is to be delivered by deed, existing keys and physical possession to a vacant Property free of debris, with all structures broom-clean, at day and time of settlement, unless Seller, before signing this Agreement, has identified in writing that the Property is subject to a lease.

(H) If Seller has identified in writing that the Property is subject to a lease, possession is to be delivered by deed, existing keys and assignment of existing leases for the Property, together with security deposits and interest, if any, at day and time of settlement. Seller will not enter into any new leases, nor extend existing leases, for the Property without the written consent of Buyer. Buyer will acknowledge existing lease(s) by initialing the lease(s) at the execution of this Agreement, unless otherwise stated in this Agreement.

☐ Tenant-Occupied Property Addendum (PAR Form TOP) is attached and made part of this Agreement.

5. **DATES/TIME IS OF THE ESSENCE (1-10)**

(A) Written acceptance of all parties will be on or before: 05/07/2024

(B) The Settlement Date and all other dates and times identified for the performance of any obligations of this Agreement are of the essence and are binding.

(C) The Execution Date of this Agreement is the date when Buyer and Seller have indicated full acceptance of this Agreement by signing and/or initialing it. For purposes of this Agreement, the number of days will be counted from the Execution Date, excluding the day this Agreement was executed and including the last day of the time period. All changes to this Agreement should be initialed and dated.

(D) The Settlement Date is not extended by any other provision of this Agreement and may only be extended by mutual written agreement of the parties.

(E) Certain terms and time periods are pre-printed in this Agreement as a convenience to the Buyer and Seller. All pre-printed terms and time periods are negotiable and may be changed by striking out the pre-printed text and inserting different terms acceptable to all parties, except where restricted by law.

65 Buyer Initials: _____

05/03/24
5:18 PM EDT
dotloop verified

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Seller Initials: _____

05/03/24
7:54 PM EDT
dotloop verified

66 **6. ZONING (4-14)**

67 Failure of this Agreement to contain the zoning classification (except in cases where the property {and each parcel thereof, if subdi-
68 vidable} is zoned solely or primarily to permit single-family dwellings) will render this Agreement voidable at Buyer's option, and, if
69 voided, any deposits tendered by the Buyer will be returned to the Buyer without any requirement for court action.

70 **Zoning Classification, as set forth in the local zoning ordinance:** Residential

71 **7. FIXTURES AND PERSONAL PROPERTY (1-20)**

72 (A) It is possible for certain items of personal property to be so integrated into the Property that they become fixtures and will be
73 regarded as part of the Property and therefore included in a sale. Buyer and Seller are encouraged to be specific when negotiating
74 what items will be included or excluded in this sale.

75 (B) INCLUDED in this sale, unless otherwise stated, are all existing items permanently installed in or on the Property, free of liens,
76 and other items including plumbing; heating; gas fireplace logs; radiator covers; hardwired security systems; thermostats; lighting
77 fixtures (including chandeliers and ceiling fans); pools, spas and hot tubs (including covers and cleaning equipment); electric
78 animal fencing systems (excluding collars); garage door openers and transmitters; mounting brackets and hardware for television
79 and sound equipment; unpotted shrubbery, plantings and trees; smoke detectors and carbon monoxide detectors; sump pumps;
80 storage sheds; fences; mailboxes; wall to wall carpeting; existing window screens, storm windows and screen/storm doors; win-
81 dows covering hardware (including rods and brackets), shades and blinds; awnings; central vacuum system (with attachments);
82 built-in air conditioners; built-in appliances; the range/oven; dishwashers; trash compactors; any remaining heating and cooking
83 fuels stored on the Property at the time of settlement; and, if owned, solar panels, windmills, water treatment systems, propane
84 tanks and satellite dishes. Unless stated otherwise, the following items are included in the sale, at no additional cost: _____
85 _____
86 _____

87 (C) The following items are not owned by Seller and may be subject to a lease or other financing agreement. Contact the provider/
88 vendor for more information (e.g., solar panels, windmills, water treatment systems, propane tanks and satellite dishes): _____
89 _____

90 (D) EXCLUDED fixtures and items: _____
91 _____

92 **8. MORTGAGE CONTINGENCY (10-18)**

93 ☐ WAIVED. This sale is NOT contingent on mortgage financing, although Buyer may obtain mortgage financing and/or the parties
94 may include an appraisal contingency.

95 ☒ ELECTED.

96 (A) This sale is contingent upon Buyer obtaining mortgage financing according to the following terms:

First Mortgage on the Property	Second Mortgage on the Property
Loan Amount <u>\$329,800</u>	Loan Amount \$ _____
Minimum Term <u>30</u> years	Minimum Term _____ years
Type of mortgage <u>FHA</u>	Type of mortgage _____
For conventional loans, the Loan-To-Value (LTV) ratio is not to exceed <u>97</u> %	For conventional loans, the Loan-To-Value (LTV) ratio is not to exceed _____ %
Mortgage lender <u>NFM Lending</u>	Mortgage lender _____
Interest rate <u>7</u> %; however, Buyer agrees to accept the interest rate as may be committed by the mortgage lender , not to exceed a maximum interest rate of <u>8</u> %.	Interest rate _____ %; however, Buyer agrees to accept the interest rate as may be committed by the mortgage lender , not to exceed a maximum interest rate of _____ %.
Discount points, loan origination, loan placement and other fees charged by the lender as a percentage of the mortgage loan (excluding any mortgage insurance premiums or VA funding fee) not to exceed _____ % (0% if not specified) of the mortgage loan.	Discount points, loan origination, loan placement and other fees charged by the lender as a percentage of the mortgage loan (excluding any mortgage insurance premiums or VA funding fee) not to exceed _____ % (0% if not specified) of the mortgage loan.

112 (B) Upon receiving documentation demonstrating lender's approval, whether conditional or outright, of Buyer's mortgage applica-
113 tion(s) according to the terms set forth above, Buyer will promptly deliver a copy of the documentation to Seller, but in any case
114 no later than 05/31/2024.

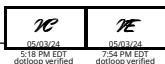
115 1. If Seller does not receive a copy of the documentation demonstrating lender's conditional or outright approval of Buyer's mort-
116 gage application(s) by the date indicated above, Seller may terminate this Agreement by written notice to Buyer. Seller's right
117 to terminate continues until Buyer delivers documentation demonstrating lender's conditional or outright approval of Buyer's
118 mortgage application(s) to Seller. Until Seller terminates this Agreement pursuant to this Paragraph, Buyer must continue to
119 make a good faith effort to obtain mortgage financing.

120 2. Seller may terminate this Agreement by written notice to Buyer after the date indicated above if the documentation demon-
121 strating lender's conditional or outright approval of Buyer's mortgage application(s):

- 122 a. Does not satisfy the terms of Paragraph 8(A), OR
123 b. Contains any condition not specified in this Agreement (e.g., Buyer must settle on another property, an appraisal must be
124 received by the lender, or the approval is not valid through the Settlement Date) that is not satisfied and/or removed in
125 writing by the mortgage lender(s) within 7 DAYS after the date indicated in Paragraph 8(B), or any extension there-
126 of, other than those conditions that are customarily satisfied at or near settlement (e.g., obtaining insurance, confirming
127 employment).

128 3. If this Agreement is terminated pursuant to Paragraphs 8(B)(1) or (2), or the mortgage loan(s) is not obtained for settlement,

129 Buyer Initials: _____



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Seller Initials: _____



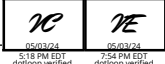
all deposit monies will be returned to Buyer according to the terms of Paragraph 26 and this Agreement will be VOID. Buyer will be responsible for any costs incurred by Buyer for any inspections or certifications obtained according to the terms of this Agreement, and any costs incurred by Buyer for: (1) Title search, title insurance and/or mechanics' lien insurance, or any fee for cancellation; (2) Flood insurance, fire insurance, hazard insurance, mine subsidence insurance, or any fee for cancellation; (3) Appraisal fees and charges paid in advance to mortgage lender(s).

- (C) The Loan-To-Value ratio (LTV) is used by lenders as one tool to help assess their potential risk of a mortgage loan. A particular LTV may be necessary to qualify for certain loans, or buyers might be required to pay additional fees if the LTV exceeds a specific level. The appraised value of the Property may be used by lenders to determine the maximum amount of a mortgage loan. The appraised value is determined by an independent appraiser, subject to the mortgage lender's underwriter review, and may be higher or lower than the Purchase Price and/or market price of the property.
- (D) The interest rate(s) and fee(s) provisions in Paragraph 8(A) are satisfied if the mortgage lender(s) gives Buyer the right to guarantee the interest rate(s) and fee(s) at or below the maximum levels stated. If lender(s) gives Buyer the right to lock in the interest rate(s), Buyer will do so at least 15 days before Settlement Date. Buyer gives Seller the right, at Seller's sole option and as permitted by law and the mortgage lender(s), to contribute financially, without promise of reimbursement, to Buyer and/or the mortgage lender(s) to make the above mortgage term(s) available to Buyer.
- (E) Within _____ days (7 if not specified) from the Execution Date of this Agreement, Buyer will make a completed mortgage application (including payment for and ordering of credit reports without delay) for the mortgage terms and to the mortgage lender(s) identified in Paragraph 8(A), if any, otherwise to a responsible mortgage lender(s) of Buyer's choice. Broker for Buyer, if any, otherwise Broker for Seller, is authorized to communicate with the mortgage lender(s) to assist in the mortgage loan process. Broker for Seller, if any, is permitted to contact the mortgage lender(s) at any time to determine the status of the mortgage loan application.
- (F) **Buyer will be in default of this Agreement if Buyer furnishes false information** to anyone concerning Buyer's financial and/or employment status, fails to cooperate in good faith with processing the mortgage loan application (including payment for and ordering of appraisal without delay), fails to lock in interest rate(s) as stated in Paragraph 8(D), or otherwise causes the lender to reject, or refuse to approve or issue, a mortgage loan commitment.
- (G) If the mortgage lender(s), or a property and casualty insurer providing insurance required by the mortgage lender(s), requires repairs to the Property, Buyer will, upon receiving the requirements, deliver a copy of the requirements to Seller. Within 5 DAYS of receiving the copy of the requirements, Seller will notify Buyer whether Seller will make the required repairs at Seller's expense.
1. If Seller makes the required repairs to the satisfaction of the mortgage lender and/or insurer, Buyer accepts the Property and agrees to the RELEASE in Paragraph 28 of this Agreement.
 2. If Seller will not make the required repairs, **or if Seller fails to respond within the stated time**, Buyer will, within 5 DAYS, notify Seller of Buyer's choice to:
 - a. Make the repairs/improvements at Buyer's expense, with permission and access to the Property given by Seller, which will not be unreasonably withheld (Seller may require that Buyer sign a pre-settlement possession agreement such as the Pre-Settlement Possession Addendum [PAR Form PRE], which shall not, in and of itself, be considered unreasonable), OR
 - b. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement.
- If Buyer fails to respond** within the time stated in Paragraph 8(G)(2) or fails to terminate this Agreement by written notice to Seller within that time, **Buyer will accept the Property**, make the required repairs/improvements at Buyer's expense and agree to the RELEASE in Paragraph 28 of this Agreement.

FHA/VA, IF APPLICABLE

- (H) It is expressly agreed that notwithstanding any other provisions of this contract, Buyer will not be obligated to complete the purchase of the Property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless Buyer has been given, in accordance with HUD/FHA or VA requirements, a written statement by the Federal Housing Commissioner, Veterans Administration, or a Direct Endorsement Lender setting forth the appraised value of the Property of not less than \$340,000 _____ (the Purchase Price as stated in this Agreement). Buyer will have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value nor the condition of the Property. Buyer should satisfy himself/herself that the price and condition of the Property are acceptable.
- Warning:** Section 1010 of Title 18, U.S.C., Department of Housing and Urban Development and Federal Housing Administration Transactions, provides, "Whoever for the purpose of influencing in any way the action of such Department, makes, passes, utters or publishes any statement, knowing the same to be false shall be fined under this title or imprisoned not more than two years, or both."
- (I) **U.S. Department of Housing and Urban Development (HUD) NOTICE TO PURCHASERS: Buyer's Acknowledgement**
☐ Buyer has received the HUD Notice "For Your Protection: Get a Home Inspection." Buyer understands the importance of getting an independent home inspection and has thought about this before signing this Agreement. Buyer understands that FHA will not perform a home inspection nor guarantee the price or condition of the Property.
- (J) **Certification** We the undersigned, Seller(s) and Buyer(s) party to this transaction each certify that the terms of this contract for purchase are true to the best of our knowledge and belief, and that any other agreement entered into by any of these parties in connection with this transaction is attached to this Agreement.

190 Buyer Initials: _____



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Seller Initials: _____

MTGT

9. CHANGE IN BUYER'S FINANCIAL STATUS (9-18)

If a change in Buyer's financial status affects Buyer's ability to purchase, Buyer will promptly notify Seller and lender(s) to whom the Buyer submitted a mortgage application, if any, in writing. A change in financial status includes, but is not limited to, loss or a change in employment; failure or loss of sale of Buyer's home; Buyer having incurred a new financial obligation; entry of a judgment against Buyer. **Buyer understands that applying for and/or incurring an additional financial obligation may affect Buyer's ability to purchase.**

10. SELLER REPRESENTATIONS (1-20)

(A) Status of Water

Seller represents that the Property is served by:

☒ Public Water ☐ Community Water ☐ On-site Water ☐ None ☐

(B) Status of Sewer

1. Seller represents that the Property is served by:

☒ Public Sewer ☐ Community Sewage Disposal System ☐ Ten-Acre Permit Exemption (see Sewage Notice 2)
☐ Individual On-lot Sewage Disposal System (see Sewage Notice 1) ☐ Holding Tank (see Sewage Notice 3)
☐ Individual On-lot Sewage Disposal System in Proximity to Well (see Sewage Notice 1; see Sewage Notice 4, if applicable)
☐ None (see Sewage Notice 1) ☐ None Available/Permit Limitations in Effect (see Sewage Notice 5)

2. Notices Pursuant to the Pennsylvania Sewage Facilities Act

Notice 1: There is no currently existing community sewage system available for the subject property. Section 7 of the Pennsylvania Sewage Facilities Act provides that no person shall install, construct, request bid proposals for construction, alter, repair or occupy any building or structure for which an individual sewage system is to be installed, without first obtaining a permit. Buyer is advised by this notice that, before signing this Agreement, Buyer should contact the local agency charged with administering the Act to determine the procedure and requirements for obtaining a permit for an individual sewage system. The local agency charged with administering the Act will be the municipality where the Property is located or that municipality working cooperatively with others.

Notice 2: This Property is serviced by an individual sewage system installed under the ten-acre permit exemption provisions of Section 7 of the Pennsylvania Sewage Facilities Act. (Section 7 provides that a permit may not be required before installing, constructing, awarding a contract for construction, altering, repairing or connecting to an individual sewage system where a ten-acre parcel or lot is subdivided from a parent tract after January 10, 1987). Buyer is advised that soils and site testing were not conducted and that, should the system malfunction, the owner of the Property or properties serviced by the system at the time of a malfunction may be held liable for any contamination, pollution, public health hazard or nuisance which occurs as a result.

Notice 3: This Property is serviced by a holding tank (permanent or temporary) to which sewage is conveyed by a water carrying system and which is designed and constructed to facilitate ultimate disposal of the sewage at another site. Pursuant to the Pennsylvania Sewage Facilities Act, Seller must provide a history of the annual cost of maintaining the tank from the date of its installation or December 14, 1995, whichever is later.

Notice 4: An individual sewage system has been installed at an isolation distance from a well that is less than the distance specified by regulation. The regulations at 25 Pa. Code §73.13 pertaining to minimum horizontal isolation distances provide guidance. Subsection (b) of §73.13 states that the minimum horizontal isolation distance between an individual water supply or water supply system suction line and treatment tanks shall be 50 feet. Subsection (c) of §73.13 states that the horizontal isolation distance between the individual water supply or water supply system suction line and the perimeter of the absorption area shall be 100 feet.

Notice 5: This lot is within an area in which permit limitations are in effect and is subject to those limitations. Sewage facilities are not available for this lot and construction of a structure to be served by sewage facilities may not begin until the municipality completes a major planning requirement pursuant to the Pennsylvania Sewage Facilities Act and regulations promulgated thereunder.

(C) Historic Preservation

Seller is not aware of historic preservation restrictions regarding the Property unless otherwise stated here:

(D) Land Use Restrictions

1. ☐ Property, or a portion of it, is subject to land use restrictions and may be preferentially assessed for tax purposes under the following Act(s) (see Notices Regarding Land Use Restrictions below):

☐ Agricultural Area Security Law (Right-to-Farm Act; Act 43 of 1981; 3 P.S. § 901 et seq.)
☐ Farmland and Forest Land Assessment Act (Clean and Green Program; Act 319 of 1974; 72 P.S. § 5490.1 et seq.)
☐ Open Space Act (Act 442 of 1967; 32 P.S. § 5001 et seq.)
☐ Conservation Reserve Program (16 U.S.C. § 3831 et seq.)
☐ Other

2. Notices Regarding Land Use Restrictions

- Pennsylvania Right-To-Farm Act:** The property you are buying may be located in an area where agricultural operations take place. Pennsylvania protects agricultural resources for the production of food and agricultural products. The law limits circumstances where normal agricultural operations may be subject to nuisance lawsuits or restrictive ordinances.
- Clean and Green Program:** Properties enrolled in the Clean and Green Program receive preferential property tax assessment. Buyer and Seller have been advised of the need to contact the County Tax Assessment Office before the execution of this Agreement to determine the property tax implications that will or may result from the sale of the Property, or that may result in the future as a result of any change in use of the Property or the land from which it is being separated.

- c. **Open Space Act:** This Act enables counties to enter into covenants with owners of land designated as farm, forest, water supply, or open space land on an adopted municipal, county or regional plan for the purpose of preserving the land as open space. A covenant between the owner and county is binding upon any Buyer of the Property during the period of time that the covenant is in effect (5 or 10 years). Covenants automatically renew at the end of the covenant period unless specific termination notice procedures are followed. Buyer has been advised of the need to determine the restrictions that will apply from the sale of the Property to Buyer and the property tax implications that will or may result from a change in use of the Property, or any portion of it. Buyer is further advised to determine the term of any covenant now in effect.
- d. **Conservation Reserve (Enhancement) Program:** Properties enrolled in the Conservation Reserve Program or CREP are environmentally-sensitive areas, the owners of which receive compensation in exchange for an agreement to maintain the land in its natural state. Contracts last from 10 to 15 years and carry penalties to Seller if terminated early by Buyer. Buyer has been advised of the need to determine the restrictions on development of the Property and the term of any contract now in effect. Seller is advised to determine the financial implications that will or may result from the sale of the Property.

(E) **Real Estate Seller Disclosure Law**

Generally, the Real Estate Seller Disclosure Law requires that before an agreement of sale is signed, the seller in a residential real estate transfer must make certain disclosures regarding the property to potential buyers in a form defined by the law. A residential real estate transfer is defined as a sale, exchange, installment sales contract, lease with an option to buy, grant or other transfer of an interest in real property where **NOT LESS THAN ONE AND NOT MORE THAN FOUR RESIDENTIAL DWELLING UNITS** are involved. Disclosures for condominiums and cooperatives are limited to the seller's particular unit(s). Disclosures regarding common areas or facilities are not required, as those elements are already addressed in the laws that govern the resale of condominium and cooperative interests.

(F) **Public and/or Private Assessments**

1. Seller represents that, as of the date Seller signed this Agreement, no public improvement, condominium or homeowner association assessments have been made against the Property which remain unpaid, and that no notice by any government or public authority (excluding assessed value) has been served upon Seller or anyone on Seller's behalf, including notices relating to violations of zoning, housing, building, safety or fire ordinances that remain uncorrected, and that Seller knows of no condition that would constitute a violation of any such ordinances that remain uncorrected, unless otherwise specified here: _____
2. Seller knows of no other potential notices (including violations) and/or assessments except as follows: _____

(G) **Highway Occupancy Permit**

Access to a public road may require issuance of a highway occupancy permit from the Department of Transportation.

(H) **Internet of Things (IoT) Devices**

1. The presence of smart and green home devices that are capable of connecting to the Internet, directly or indirectly, and the data stored on those various devices make up a digital ecosystem in the Property sometimes referred to as the "Internet of Things (IoT)." Buyer and Seller acknowledge that IoT devices may transmit data to third parties outside of the control of their owner.
2. On or before settlement, Seller will make a reasonable effort to clear all data stored on all IoT devices located on the Property and included in the sale. Seller further acknowledges that all personal devices owned by Seller (including but not limited to cellular telephones, personal computers and tablets) having connectivity to any IoT device(s) located on the Property will be disconnected and cleared of relevant data prior to settlement. Further, no attempts will be made after settlement by Seller or anyone on Seller's behalf to access any IoT devices remaining on the Property.
3. Following settlement, Buyer will make a reasonable effort to clear all stored data from any IoT device(s) remaining on the Property and to restrict access to said devices by Seller, Seller's agents or any third party to whom Seller may have previously provided access. This includes, but is not limited to, restoring IoT devices to original settings, changing passwords or codes, updating network settings and submitting change of ownership and contact information to device manufacturers and service providers.
4. This paragraph will survive settlement.

11. WAIVER OF CONTINGENCIES (9-05)

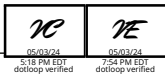
If this Agreement is contingent on Buyer's right to inspect and/or repair the Property, or to verify insurability, environmental conditions, boundaries, certifications, zoning classification or use, or any other information regarding the Property, **Buyer's failure to exercise any of Buyer's options within the times set forth in this Agreement is a WAIVER of that contingency and Buyer accepts the Property and agrees to the RELEASE in Paragraph 28 of this Agreement.**

12. BUYER'S DUE DILIGENCE/INSPECTIONS (10-18)

(A) **Rights and Responsibilities**

1. Seller will provide access to insurers' representatives and, as may be required by this Agreement or by mortgage lender(s), to surveyors, municipal officials, appraisers and inspectors; in addition, unless otherwise agreed, only Parties and their real estate licensee(s) may attend any inspections.
2. Buyer may make two pre-settlement walk-through inspections of the Property for the limited purpose of determining that the condition of the Property is as required by this Agreement and any addenda. Buyer's right to these inspections is not waived by any other provision of this Agreement.
3. **Seller will have heating and all utilities (including fuel(s)) on for all inspections/appraisals.**
4. All inspectors, including home inspectors, are authorized by Buyer to provide a copy of any inspection Report to Broker for Buyer.
5. Seller has the right, upon request, to receive a free copy of any inspection Report from the party for whom it was prepared. Unless otherwise stated, Seller does not have the right to receive a copy of any lender's appraisal report.

321 Buyer Initials: _____



Seller Initials: _____



- (B) Buyer waives or elects at Buyer's expense to have the following inspections, certifications, and investigations (referred to as "Inspection" or "Inspections") performed by professional contractors, home inspectors, engineers, architects and other properly licensed or otherwise qualified professionals. All inspections shall be non-invasive, unless otherwise agreed in writing. If the same inspector is inspecting more than one system, the inspector must comply with the Home Inspection Law. (See Paragraph 12(D) for Notices Regarding Property and Environmental Inspections)
- (C) For elected Inspection(s), Buyer will, within the Contingency Period stated in Paragraph 13(A), complete Inspections, obtain any Inspection Reports or results (referred to as "Report" or "Reports"), and accept the Property, terminate this Agreement, or submit a written corrective proposal to Seller, according to the terms of Paragraph 13(B).

Home/Property Inspections and Environmental Hazards (mold, etc.)

Elected

☐ ☐

Buyer may conduct an inspection of the Property's structural components; roof; exterior windows and exterior doors; exterior building material, fascia, gutters and downspouts; swimming pools, hot tubs and spas; appliances; electrical systems; interior and exterior plumbing; public sewer systems; heating and cooling systems; water penetration; electromagnetic fields; wetlands and flood plain delineation; structure square footage; mold and other environmental hazards (e.g., fungi, indoor air quality, asbestos, underground storage tanks, etc.); and any other items Buyer may select. If Buyer elects to have a home inspection of the Property, as defined in the Home Inspection Law, the home inspection must be performed by a full member in good standing of a national home inspection association, or a person supervised by a full member of a national home inspection association, in accordance with the ethical standards and code of conduct or practice of that association, or by a properly licensed or registered engineer or architect. (See Notices Regarding Property & Environmental Inspections)

Waived

☐ ☐

HJGT

Wood Infestation

Elected

☐ ☐

Buyer may obtain a written "Wood-Destroying Insect Infestation Inspection Report" from an inspector certified as a wood-destroying pests pesticide applicator and will deliver it and all supporting documents and drawings provided by the inspector to Seller. The Report is to be made satisfactory to and in compliance with applicable laws, mortgage lender requirements, and/or Federal Insuring and Guaranteeing Agency requirements. The Inspection is to be limited to all readily-visible and accessible areas of all structures on the Property, except fences. If the Inspection reveals active infestation(s), Buyer, at Buyer's expense, may obtain a Proposal from a wood-destroying pests pesticide applicator to treat the Property. If the Inspection reveals damage from active or previous infestation(s), Buyer may obtain a written Report from a professional contractor, home inspector or structural engineer that is limited to structural damage to the Property caused by wood-destroying organisms and a Proposal to repair the Property.

Waived

☐ ☐

HJGT

Deeds, Restrictions and Zoning

Elected

☐ ☐

Buyer may investigate easements, deed and use restrictions (including any historic preservation restrictions or ordinances) that apply to the Property and review local zoning ordinances. Buyer may verify that the present use of the Property (such as in-law quarters, apartments, home office, day care, commercial or recreational vehicle parking) is permitted and may elect to make the Agreement contingent upon an anticipated use. Present use: _____

Waived

☐ ☐

HJGT

Water Service

Elected

☐ ☐

Buyer may obtain an Inspection of the quality and quantity of the water system from a properly licensed or otherwise qualified water/well testing company. If and as required by the inspection company, Seller, at Seller's expense, will locate and provide access to the on-site (or individual) water system. Seller will restore the Property to its previous condition, at Seller's expense, prior to settlement.

Waived

☐ ☐

HJGT

Radon

Elected

☐ ☐

Buyer may obtain a radon test of the Property from a certified inspector. The U.S. Environmental Protection Agency (EPA) advises corrective action if the average annual exposure to radon is equal to or higher than 0.02 working levels or 4 picoCuries/liter (4pCi/L). Radon is a natural, radioactive gas that is produced in the ground by the normal decay of uranium and radium. Studies indicate that extended exposure to high levels of radon gas can increase the risk of lung cancer. Radon can find its way into any air-space and can permeate a structure. If a house has a radon problem, it usually can be cured by increased ventilation and/or by preventing radon entry. Any person who tests, mitigates or safeguards a building for radon in Pennsylvania must be certified by the Department of Environmental Protection. Information about radon and about certified testing or mitigation firms is available through Department of Environmental Protection, Bureau of Radiation Protection, 13th Floor, Rachel Carson State Office Building, P.O. Box 8469, Harrisburg, PA 17105-8469, (800) 23RADON or (717) 783-3594. www.epa.gov

Waived

☐ ☐

HJGT

On-lot Sewage (If Applicable)

Elected

☐ ☐

Buyer may obtain an Inspection of the individual on-lot sewage disposal system, which may include a hydraulic load test, from a qualified, professional inspector. If and as required by the inspection company, Seller, at Seller's expense, will locate, provide access to, empty the individual on-lot sewage disposal system and provide all water needed, unless otherwise agreed. Seller will restore the Property to its previous condition, at Seller's expense, prior to settlement. See Paragraph 13(C) for more information regarding the Individual On-lot Sewage Inspection Contingency.

Waived

☐ ☐

HJGT

Property and Flood Insurance

Elected

☐ ☐

Buyer may determine the insurability of the Property by making application for property and casualty insurance for the Property to a responsible insurer. Broker for Buyer, if any, otherwise Broker for Seller, may communicate with the insurer to assist in the insurance process. If the Property is located in a specially-designated flood zone, Buyer may be required to carry flood insurance at Buyer's expense, which may need to be ordered 14 days or more prior to Settlement Date. Revised flood maps and changes to Federal law may substantially increase future flood

Waived

☐ ☐

HJGT

386 Buyer Initials: _____

☐ ☐

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Seller Initials: _____

☐ ☐

insurance premiums or require insurance for formerly exempt properties. Buyer should consult with one or more flood insurance agents regarding the need for flood insurance and possible premium increases.

Property Boundaries

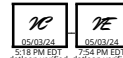
Buyer may engage the services of a surveyor, title abstractor, or other qualified professional to assess the legal description, certainty and location of boundaries and/or quantum of land. Most sellers have not had the Property surveyed as it is not a requirement of property transfer in Pennsylvania. Any fences, hedges, walls and other natural or constructed barriers may or may not represent the true boundary lines of the Property. Any numerical representations of size of property are approximations only and may be inaccurate.

Lead-Based Paint Hazards (For Properties built prior to 1978 only)

Before Buyer is obligated to purchase a residential dwelling built prior to 1978, Buyer has the option to conduct a risk assessment and/or inspection of the Property for the presence of lead-based paint and/or lead-based paint hazards. **Regardless of whether this inspection is elected or waived, the Residential Lead-Based Paint Hazard Reduction Act requires a seller of property built prior to 1978 to provide the Buyer with an EPA-approved lead hazards information pamphlet titled "Protect Your Family from Lead in Your Home," along with a separate form, attached to this Agreement, disclosing Seller's knowledge of lead-based paint hazards and any lead-based paint records regarding the Property.**

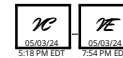
Other

Waived



HJGT

Waived



HJGT

Waived



The Inspections elected above do not apply to the following existing conditions and/or items:

(D) Notices Regarding Property & Environmental Inspections

- Exterior Building Materials:** Poor or improper installation of exterior building materials may result in moisture penetrating the surface of a structure where it may cause mold and damage to the building's frame.
- Asbestos:** Asbestos is linked with several adverse health effects, including various forms of cancer.
- Environmental Hazards:** The U.S. Environmental Protection Agency has a list of hazardous substances, the use and disposal of which are restricted by law. Generally, if hazardous substances are found on a property, it is the property owner's responsibility to dispose of them properly.
- Wetlands:** Wetlands are protected by the federal and state governments. Buyer may wish to hire an environmental engineer to investigate whether the Property is located in a wetlands area to determine if permits for plans to build, improve or develop the property would be affected or denied because of its location in a wetlands area.
- Mold, Fungi and Indoor Air Quality:** Indoor mold contamination and the inhalation of bioaerosols (bacteria, mold spores, pollen and viruses) have been associated with allergic responses.
- Additional Information:** Inquiries or requests for more information about asbestos and other hazardous substances can be directed to the U.S. Environmental Protection Agency, Ariel Rios Building, 1200 Pennsylvania Ave., N.W., Washington, D.C. 20460, (202) 272-0167, and/or the Department of Health, Commonwealth of Pennsylvania, Division of Environmental Health, Harrisburg, PA 17120. Information about indoor air quality issues is available through the Pennsylvania Department of Health and may be obtained by contacting Health & Welfare Building, 8th Floor West, 625 Forster St., Harrisburg, PA 17120, or by calling 1-877-724-3258.

13. INSPECTION CONTINGENCY (10-18)

(A) The Contingency Period is _____ days (10 if not specified) from the Execution Date of this Agreement for each Inspection elected in Paragraph 12(C).

(B) **Within the stated Contingency Period** and as the result of any Inspection elected in Paragraph 12(C), except as stated in Paragraph 13(C):

- If the results of the inspections elected in Paragraph 12(C) are satisfactory to Buyer, Buyer WILL **present all Report(s) in their entirety to Seller, accept the Property with the information stated in the Report(s) and agree to the RELEASE in Paragraph 28 of this Agreement, OR**
- If the results of any inspection elected in Paragraph 12(C) are unsatisfactory to Buyer, Buyer WILL **present all Report(s) in their entirety to Seller and terminate this Agreement** by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement, OR
- If the results of any inspection elected in Paragraph 12(C) are unsatisfactory to Buyer, Buyer WILL **present all Report(s) in their entirety to Seller with a Written Corrective Proposal ("Proposal") listing corrections and/or credits desired by Buyer.**

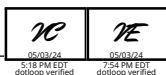
The Proposal may, but is not required to, include the name(s) of a properly licensed or qualified professional(s) to perform the corrections requested in the Proposal, provisions for payment, including retests, and a projected date for completion of the corrections. Buyer agrees that Seller will not be held liable for corrections that do not comply with mortgage lender or governmental requirements if performed in a workmanlike manner according to the terms of Buyer's Proposal.

a. Following the end of the Contingency Period, Buyer and Seller will have _____ days (5 if not specified) for a Negotiation Period. During the Negotiation Period:

- (1) Seller will acknowledge in writing Seller's agreement to satisfy all the terms of Buyer's Proposal OR
- (2) Buyer and Seller will negotiate another mutually acceptable written agreement, providing for any repairs or improvements to the Property and/or any credit to Buyer at settlement, as acceptable to the mortgage lender, if any.

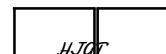
If Seller agrees to satisfy all the terms of Buyer's Proposal, or Buyer and Seller enter into another mutually acceptable

Buyer Initials:



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Seller Initials:



written agreement, Buyer accepts the Property and agrees to the RELEASE in Paragraph 28 of this Agreement and the Negotiation Period ends.

- b. If no mutually acceptable written agreement is reached, or if Seller fails to respond during the Negotiation Period, within _____ days (2 if not specified) **following the end of the Negotiation Period**, Buyer will:

- (1) Accept the Property with the information stated in the Report(s) and agree to the RELEASE in Paragraph 28 of this Agreement, OR
- (2) Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement.

If Buyer and Seller do not reach a mutually acceptable written agreement, and Buyer does not terminate this Agreement by written notice to Seller within the time allotted in Paragraph 13(B)(3)(b), Buyer will accept the Property and agree to the RELEASE in Paragraph 28 of this Agreement. Ongoing negotiations do not automatically extend the Negotiation Period.

- (C) If a Report reveals the need to expand or replace the existing individual on-lot sewage disposal system, Seller may, within _____ days (25 if not specified) of receiving the Report, submit a Proposal to Buyer. The Proposal will include, but not be limited to, the name of the company to perform the expansion or replacement; provisions for payment, including retests; and a projected completion date for corrective measures. Within 5 DAYS of receiving Seller's Proposal, or **if no Proposal is provided within the stated time**, Buyer will notify Seller in writing of Buyer's choice to:

1. Agree to the terms of the Proposal, accept the Property and agree to the RELEASE in Paragraph 28 of this Agreement, OR
2. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement, OR
3. Accept the Property and the existing system and agree to the RELEASE in Paragraph 28 of this Agreement. If required by any mortgage lender and/or any governmental authority, Buyer will correct the defects before settlement or within the time required by the mortgage lender and/or governmental authority, at Buyer's sole expense, with permission and access to the Property given by Seller, which may not be unreasonably withheld. If Seller denies Buyer permission and/or access to correct the defects, Buyer may, within 5 DAYS of Seller's denial, terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement.

If Buyer fails to respond within the time stated in Paragraph 13(C) **or fails to terminate** this Agreement by written notice to Seller within that time, **Buyer will accept the Property** and agree to the RELEASE in Paragraph 28 of this Agreement.

14. TITLES, SURVEYS AND COSTS (9-18)

- (A) Within _____ days (7 if not specified) from the Execution Date of this Agreement, Buyer will order from a reputable title company for delivery to Seller a comprehensive title report on the Property. Upon receipt, Buyer will deliver a free copy of the title report to Seller.
- (B) Buyer is encouraged to obtain an owner's title insurance policy to protect Buyer. An owner's title insurance policy is different from a lender's title insurance policy, which will not protect Buyer from claims and attacks on the title. Owner's title insurance policies come in standard and enhanced versions; **Buyer should consult with a title insurance agent about Buyer's options.** Buyer agrees to release and discharge any and all claims and losses against Broker for Buyer should Buyer neglect to obtain an owner's title insurance policy.
- (C) Buyer will pay for the following: (1) Title search, title insurance and/or mechanics' lien insurance, or any fee for cancellation; (2) Flood insurance, fire insurance, hazard insurance, mine subsidence insurance, or any fee for cancellation; (3) Appraisal fees and charges paid in advance to mortgage lender; (4) Buyer's customary settlement costs and accruals.
- (D) Any survey or surveys required by the title insurance company or the abstracting company for preparing an adequate legal description of the Property (or the correction thereof) will be obtained and paid for by Seller. Any survey or surveys desired by Buyer or required by the mortgage lender will be obtained and paid for by Buyer.
- (E) The Property will be conveyed with good and marketable title that is insurable by a reputable title insurance company at the regular rates, free and clear of all liens, encumbrances, and easements, **excepting however** the following: existing deed restrictions; historic preservation restrictions or ordinances; building restrictions; ordinances; easements of roads; easements visible upon the ground; easements of record; and privileges or rights of public service companies, if any.
- (F) In the event of a change in Seller's financial status affecting Seller's ability to convey title to the Property on or before the Settlement Date, or any extension thereof, Seller shall promptly notify Buyer in writing. A change in financial status includes, but is not limited to, Seller filing bankruptcy; filing of a foreclosure lawsuit against the Property; entry of a monetary judgment against Seller; notice of public tax sale affecting the Property; and Seller learning that the sale price of the Property is no longer sufficient to satisfy all liens and encumbrances against the Property.
- (G) If Seller is unable to give good and marketable title that is insurable by a reputable title insurance company at the regular rates, as specified in Paragraph 14(E), Buyer may terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement. Upon termination, Seller will reimburse Buyer for any costs incurred by Buyer for any inspections or certifications obtained according to the terms of this Agreement, and for those items specified in Paragraph 14(C) items (1), (2), (3) and in Paragraph 14(D).
- (H) Oil, gas, mineral, or other rights of this Property may have been previously conveyed or leased, and Sellers make no representation about the status of those rights unless indicated elsewhere in this Agreement.

☐ **Oil, Gas and Mineral Rights Addendum (PAR Form OGM) is attached to and made part of this Agreement.**

(I) **COAL NOTICE (Where Applicable)**

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHTS OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL SUCH COAL AND IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. (This notice is set forth in the manner provided in Section 1 of the Act of July 17, 1957, P.L. 984.) "Buyer acknowledges that he may not be obtaining the right of protection against subsidence resulting from coal mining operations, and that the property described herein may be protected from damage due to mine subsidence by a private contract with the owners of the economic interests in the coal. This acknowledgement is made for the purpose of complying with the provisions of Section 14 of the Bituminous Mine Subsidence and the Land Conservation Act of April 27, 1966." Buyer agrees to sign the deed from Seller which deed will contain the aforesaid provision.

(J) The Property is not a "recreational cabin" as defined in the Pennsylvania Construction Code Act unless otherwise stated here: _____

(K) 1. This property is not subject to a Private Transfer Fee Obligation unless otherwise stated here: _____

☐ **Private Transfer Fee Addendum (PAR Form PTF) is attached to and made part of this Agreement.**

2. **Notices Regarding Private Transfer Fees:** In Pennsylvania, Private Transfer Fees are defined and regulated in the Private Transfer Fee Obligation Act (Act 1 of 2011; 68 Pa.C.S. §§ 8101, et. seq.), which defines a Private Transfer Fee as "a fee that is payable upon the transfer of an interest in real property, or payable for the right to make or accept the transfer, if the obligation to pay the fee or charge runs with title to the property or otherwise binds subsequent owners of property, regardless of whether the fee or charge is a fixed amount or is determined as a percentage of the value of the property, the purchase price or other consideration given for the transfer." A Private Transfer Fee must be properly recorded to be binding, and sellers must disclose the existence of the fees to prospective buyers. Where a Private Transfer Fee is not properly recorded or disclosed, the Act gives certain rights and protections to buyers.

15. NOTICES, ASSESSMENTS AND MUNICIPAL REQUIREMENTS (9-18)

(A) In the event any notices of public and/or private assessments as described in Paragraph 10(F) (excluding assessed value) are received after Seller has signed this Agreement and before settlement, Seller will within 5 DAYS of receiving the notices and/or assessments provide a copy of the notices and/or assessments to Buyer and will notify Buyer in writing that Seller will:

1. Fully comply with the notices and/or assessments, at Seller's expense, before settlement. If Seller fully complies with the notices and/or assessments, Buyer accepts the Property and agrees to the RELEASE in Paragraph 28 of this Agreement, OR
2. Not comply with the notices and/or assessments. If Seller chooses not to comply with the notices and/or assessments, or **fails within the stated time to notify Buyer whether Seller will comply**, Buyer will notify Seller in writing within 5 DAYS that Buyer will:
 - a. Comply with the notices and/or assessments at Buyer's expense, accept the Property, and agree to the RELEASE in Paragraph 28 of this Agreement, OR
 - b. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement.

If Buyer fails to respond within the time stated in Paragraph 15(A)(2) **or fails to terminate** this Agreement by written notice to Seller within that time, **Buyer will accept the Property** and agree to the RELEASE in Paragraph 28 of this Agreement.

(B) If required by law, within 30 DAYS from the Execution Date of this Agreement, but in no case later than 15 DAYS prior to Settlement Date, Seller will order at Seller's expense a certification from the appropriate municipal department(s) disclosing notice of any uncorrected violations of zoning, housing, building, safety or fire ordinances and/or a certificate permitting occupancy of the Property. If Buyer receives a notice of any required repairs/improvements, Buyer will promptly deliver a copy of the notice to Seller.

1. Within 5 DAYS of receiving notice from the municipality that repairs/improvements are required, Seller will deliver a copy of the notice to Buyer and notify Buyer in writing that Seller will:
 - a. Make the required repairs/improvements to the satisfaction of the municipality. If Seller makes the required repairs/improvements, Buyer accepts the Property and agrees to the RELEASE in Paragraph 28 of this Agreement, OR
 - b. Not make the required repairs/improvements. If Seller chooses not to make the required repairs/improvements, Buyer will notify Seller in writing within 5 DAYS that Buyer will:
 - (1) Accept a temporary access certificate or temporary use and occupancy certificate, agree to the RELEASE in Paragraph 28 of this Agreement and make the repairs at Buyer's expense after settlement, OR
 - (2) Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement.

If Buyer fails to respond within the time stated in Paragraph 15(B)(1)(b) **or fails to terminate** this Agreement by written notice to Seller within that time, **Buyer will accept the Property** and agree to the RELEASE in Paragraph 28 of this Agreement, and **Buyer accepts the responsibility to perform the repairs/improvements** according to the terms of the notice provided by the municipality.

2. If repairs/improvements are required and Seller fails to provide a copy of the notice to Buyer as required in this Paragraph, Seller will perform all repairs/improvements as required by the notice at Seller's expense. **Paragraph 15(B)(2) will survive settlement.**

16. CONDOMINIUM/PLANNED COMMUNITY (HOMEOWNER ASSOCIATIONS) NOTICE (9-16)

(A) Property is NOT a Condominium or part of a Planned Community unless checked below.

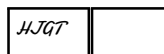
☐ **CONDOMINIUM.** The Property is a unit of a condominium that is primarily run by a unit owners' association. Section 3407 of the Uniform Condominium Act of Pennsylvania requires Seller to furnish Buyer with a Certificate of Resale and copies of the condominium declaration (other than plats and plans), the bylaws and the rules and regulations of the association.

Buyer Initials: _____



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Seller Initials: _____



☐ PLANNED COMMUNITY (HOMEOWNER ASSOCIATION). The Property is part of a planned community as defined by the Uniform Planned Community Act. Section 5407(a) of the Act requires Seller to furnish Buyer with a copy of the declaration (other than plats and plans), the bylaws, the rules and regulations of the association, and a Certificate containing the provisions set forth in Section 5407(a) of the Act.

(B) THE FOLLOWING APPLIES TO INITIAL SALES OF PROPERTIES THAT ARE PART OF A CONDOMINIUM OR A PLANNED COMMUNITY:

If this is the first sale of the property after creation of the condominium or planned community (therefore a sale by the Declarant), Seller shall furnish Buyer with a Public Offering Statement no later than the date Buyer executes this Agreement. Buyer may void this Agreement within 15 days (if a condominium) or within 7 days (if part of a planned community) after receipt of the Public Offering Statement or any amendment to the Statement that materially and adversely affects Buyer. Upon Buyer declaring this Agreement void, all deposit monies will be returned to Buyer according to the terms of Paragraph 26 of this Agreement.

(C) THE FOLLOWING APPLIES TO REALES OF PROPERTIES THAT ARE PART OF A CONDOMINIUM OR A PLANNED COMMUNITY:

1. Within 15 DAYS from the Execution Date of this Agreement, Seller, at Seller's expense, will request from the association a Certificate of Resale and any other documents necessary to enable Seller to comply with the relevant Act. The Act provides that the association is required to provide these documents within 10 days of Seller's request.
2. Seller will promptly deliver to Buyer all documents received from the association. Under the Act, Seller is not liable to Buyer for the failure of the association to provide the Certificate in a timely manner or for any incorrect information provided by the association in the Certificate.
3. The Act provides that Buyer may declare this Agreement VOID at any time before Buyer receives the association documents and for 5 days after receipt, OR until settlement, whichever occurs first. Buyer's notice to Seller must be in writing; upon Buyer declaring this Agreement void, all deposit monies will be returned to Buyer according to the terms of Paragraph 26 of this Agreement.
4. If the association has the right to buy the Property (right of first refusal), and the association exercises that right, Seller will reimburse Buyer for any costs incurred by Buyer for any inspections or certifications obtained according to the terms of the Agreement, and any costs incurred by Buyer for: (1) Title search, title insurance and/or mechanics' lien insurance, or any fee for cancellation; (2) Flood insurance, fire insurance, hazard insurance, mine subsidence insurance, or any fee for cancellation; (3) Appraisal fees and charges paid in advance to mortgage lender.

17. REAL ESTATE TAXES AND ASSESSED VALUE (4-14)

In Pennsylvania, taxing authorities (school districts and municipalities) and property owners may appeal the assessed value of a property at the time of sale, or at any time thereafter. A successful appeal by a taxing authority may result in a higher assessed value for the property and an increase in property taxes. Also, periodic county-wide property reassessments may change the assessed value of the property and result in a change in property tax.

18. MAINTENANCE AND RISK OF LOSS (1-14)

(A) Seller will maintain the Property (including, but not limited to, structures, grounds, fixtures, appliances, and personal property) specifically listed in this Agreement in its present condition, normal wear and tear excepted.

(B) If any part of the Property included in the sale fails before settlement, Seller will:

1. Repair or replace that part of the Property before settlement, OR
2. Provide prompt written notice to Buyer of Seller's decision to:
 - a. Credit Buyer at settlement for the fair market value of the failed part of the Property, as acceptable to the mortgage lender, if any, OR
 - b. Not repair or replace the failed part of the Property, and not credit Buyer at settlement for the fair market value of the failed part of the Property.
3. If Seller does not repair or replace the failed part of the Property or agree to credit Buyer for its fair market value, **or if Seller fails to notify Buyer of Seller's choice**, Buyer will notify Seller in writing within 5 DAYS or before Settlement Date, whichever is earlier, that Buyer will:
 - a. Accept the Property and agree to the RELEASE in Paragraph 28 of this Agreement, OR
 - b. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement.

If Buyer fails to respond within the time stated in Paragraph 18(B)(3) **or fails to terminate** this Agreement by written notice to Seller within that time, **Buyer will accept the Property** and agree to the RELEASE in Paragraph 28 of this Agreement.

(C) Seller bears the risk of loss from fire or other casualties until settlement. If any property included in this sale is destroyed and not replaced prior to settlement, Buyer will:

1. Accept the Property in its then current condition together with the proceeds of any insurance recovery obtainable by Seller, OR
2. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 26 of this Agreement.

19. HOME WARRANTIES (1-10)

At or before settlement, either party may purchase a home warranty for the Property from a third-party vendor. Buyer and Seller understand that a home warranty for the Property does not alter any disclosure requirements of Seller, will not cover or warrant any pre-existing defects of the Property, and will not alter, waive or extend any provisions of this Agreement regarding inspections or certifications that Buyer has elected or waived as part of this Agreement. Buyer and Seller understand that a broker who recommends a home warranty may have a business relationship with the home warranty company that provides a financial benefit to the broker.

641 **20. RECORDING (9-05)**

642 This Agreement will not be recorded in the Office of the Recorder of Deeds or in any other office or place of public record. If Buyer
643 causes or permits this Agreement to be recorded, Seller may elect to treat such act as a default of this Agreement.

644 **21. ASSIGNMENT (1-10)**

645 This Agreement is binding upon the parties, their heirs, personal representatives, guardians and successors, and to the extent assign-
646 able, on the assigns of the parties hereto. Buyer will not transfer or assign this Agreement without the written consent of Seller unless
647 otherwise stated in this Agreement. Assignment of this Agreement may result in additional transfer taxes.

648 **22. GOVERNING LAW, VENUE AND PERSONAL JURISDICTION (9-05)**

649 (A) The validity and construction of this Agreement, and the rights and duties of the parties, will be governed in accordance with the
650 laws of the Commonwealth of Pennsylvania.

651 (B) The parties agree that any dispute, controversy or claim arising under or in connection with this Agreement or its performance
652 by either party submitted to a court shall be filed exclusively by and in the state or federal courts sitting in the Commonwealth of
653 Pennsylvania.

654 **23. FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT OF 1980 (FIRPTA) (1-17)**

655 The disposition of a U.S. real property interest by a foreign person (the transferor) is subject to the Foreign Investment in Real Property
656 Tax Act of 1980 (FIRPTA) income tax withholding. FIRPTA authorized the United States to tax foreign persons on dispositions of U.S.
657 real property interests. This includes but is not limited to a sale or exchange, liquidation, redemption, gift, transfers, etc. Persons pur-
658 chasing U.S. real property interests (transferee) from foreign persons, certain purchasers' agents, and settlement officers are required
659 to withhold up to 15 percent of the amount realized (special rules for foreign corporations). Withholding is intended to ensure U.S.
660 taxation of gains realized on disposition of such interests. The transferee/Buyer is the withholding agent. If you are the transferee/
661 Buyer you must find out if the transferor is a foreign person as defined by the Act. If the transferor is a foreign person and you fail to
662 withhold, you may be held liable for the tax.

663 **24. NOTICE REGARDING CONVICTED SEX OFFENDERS (MEGAN'S LAW) (4-14)**

664 The Pennsylvania General Assembly has passed legislation (often referred to as "Megan's Law," 42 Pa.C.S. § 9791 et seq.) providing
665 for community notification of the presence of certain convicted sex offenders. **Buyers are encouraged to contact the municipal**
666 **police department or the Pennsylvania State Police** for information relating to the presence of sex offenders near a particular prop-
667 erty, or to check the information on the Pennsylvania State Police Web site at www.pameganslaw.state.pa.us.

668 **25. REPRESENTATIONS (1-10)**

669 (A) All representations, claims, advertising, promotional activities, brochures or plans of any kind made by Seller, Brokers, their licens-
670 ees, employees, officers or partners are not a part of this Agreement unless expressly incorporated or stated in this Agreement.
671 This Agreement contains the whole agreement between Seller and Buyer, and there are no other terms, obligations, covenants,
672 representations, statements or conditions, oral or otherwise, of any kind whatsoever concerning this sale. This Agreement will not
673 be altered, amended, changed or modified except in writing executed by the parties.

674 (B) Unless otherwise stated in this Agreement, **Buyer has inspected the Property** (including fixtures and any personal property spe-
675 cifically listed herein) **before signing this Agreement or has waived the right to do so, and agrees to purchase the Property**
676 **IN ITS PRESENT CONDITION**, subject to inspection contingencies elected in this Agreement. Buyer acknowledges that
677 Brokers, their licensees, employees, officers or partners have not made an independent examination or determination of the
678 structural soundness of the Property, the age or condition of the components, environmental conditions, the permitted uses, nor of
679 conditions existing in the locale where the Property is situated; nor have they made a mechanical inspection of any of the systems
680 contained therein.

681 (C) Any repairs required by this Agreement will be completed in a workmanlike manner.

682 (D) Broker(s) have provided or may provide services to assist unrepresented parties in complying with this Agreement.

683 **26. DEFAULT, TERMINATION AND RETURN OF DEPOSITS (4-14)**

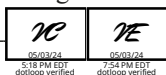
684 (A) Where Buyer terminates this Agreement pursuant to any right granted by this Agreement, Buyer will be entitled to a return of all
685 deposit monies paid on account of Purchase Price pursuant to the terms of Paragraph 26(B), and this Agreement will be VOID.
686 Termination of this Agreement may occur for other reasons giving rise to claims by Buyer and/or Seller for the deposit monies.

687 (B) Regardless of the apparent entitlement to deposit monies, Pennsylvania law does not allow a Broker holding deposit monies to
688 determine who is entitled to the deposit monies when settlement does not occur. Broker can only release the deposit monies:

- 689 1. If this Agreement is terminated prior to settlement and there is no dispute over entitlement to the deposit monies. A written
690 agreement signed by both parties is evidence that there is no dispute regarding deposit monies.
691 2. If, after Broker has received deposit monies, Broker receives a written agreement that is signed by Buyer and Seller, directing
692 Broker how to distribute some or all of the deposit monies.
693 3. According to the terms of a final order of court.
694 4. According to the terms of a prior written agreement between Buyer and Seller that directs the Broker how to distribute the
695 deposit monies if there is a dispute between the parties that is not resolved. (See Paragraph 26(C))

696 (C) Buyer and Seller agree that if there is a dispute over the entitlement to deposit monies that is unresolved _____ days (180 if not
697 specified) after the Settlement Date stated in Paragraph 4(A) (or any written extensions thereof) or following termination of the
698 Agreement, whichever is earlier, then the Broker holding the deposit monies will, within 30 days of receipt of Buyer's written
699 request, distribute the deposit monies to Buyer unless the Broker is in receipt of verifiable written notice that the dispute is the
700 subject of litigation or mediation. If Broker has received verifiable written notice of litigation prior to the receipt of Buyer's request
701 for distribution, Broker will continue to hold the deposit monies until receipt of a written distribution agreement between Buyer
702 and Seller or a final court order. Buyer and Seller are advised to initiate litigation for any portion of the deposit monies prior to
703 any distribution made by Broker pursuant to this paragraph. Buyer and Seller agree that the distribution of deposit monies based
704 upon the passage of time does not legally determine entitlement to deposit monies, and that the parties maintain their legal rights
705 to pursue litigation even after a distribution is made.

706 Buyer Initials: _____



ASR Page 12 of 14

Seller Initials: _____

HJGT

- (D) Buyer and Seller agree that a Broker who holds or distributes deposit monies pursuant to the terms of Paragraph 26 or Pennsylvania law will not be liable. Buyer and Seller agree that if any Broker or affiliated licensee is named in litigation regarding deposit monies, the attorneys' fees and costs of the Broker(s) and licensee(s) will be paid by the party naming them in litigation.
- (E) Seller has the option of retaining all sums paid by Buyer, including the deposit monies, should Buyer:
1. Fail to make any additional payments as specified in Paragraph 2, OR
 2. Furnish false or incomplete information to Seller, Broker(s), or any other party identified in this Agreement concerning Buyer's legal or financial status, OR
 3. Violate or fail to fulfill and perform any other terms or conditions of this Agreement.
- (F) **Unless otherwise checked in Paragraph 26(G)**, Seller may elect to retain those sums paid by Buyer, including deposit monies:
1. On account of purchase price, OR
 2. As monies to be applied to Seller's damages, OR
 3. As liquidated damages for such default.
- (G) ☒ **SELLER IS LIMITED TO RETAINING SUMS PAID BY BUYER, INCLUDING DEPOSIT MONIES, AS LIQUIDATED DAMAGES.**
- (H) If Seller retains all sums paid by Buyer, including deposit monies, as liquidated damages pursuant to Paragraph 26(F) or (G), Buyer and Seller are released from further liability or obligation and this Agreement is VOID.
- (I) Brokers and licensees are not responsible for unpaid deposits.

27. MEDIATION (1-10)

Buyer and Seller will submit all disputes or claims that arise from this Agreement, including disputes and claims over deposit monies, to mediation. Mediation will be conducted in accordance with the Rules and Procedures of the Home Sellers/Home Buyers Dispute Resolution System, unless it is not available, in which case Buyer and Seller will mediate according to the terms of the mediation system offered or endorsed by the local Association of Realtors®. Mediation fees, contained in the mediator's fee schedule, will be divided equally among the parties and will be paid before the mediation conference. This mediation process must be concluded before any party to the dispute may initiate legal proceedings in any courtroom, with the exception of filing a summons if it is necessary to stop any statute of limitations from expiring. Any agreement reached through mediation and signed by the parties will be binding. Any agreement to mediate disputes or claims arising from this Agreement will survive settlement.

28. RELEASE (9-05)

Buyer releases, quit claims and forever discharges SELLER, ALL BROKERS, their LICENSEES, EMPLOYEES and any OFFICER or PARTNER of any one of them and any other PERSON, FIRM or CORPORATION who may be liable by or through them, from any and all claims, losses or demands, including, but not limited to, personal injury and property damage and all of the consequences thereof, whether known or not, which may arise from the presence of termites or other wood-boring insects, radon, lead-based paint hazards, mold, fungi or indoor air quality, environmental hazards, any defects in the individual on-lot sewage disposal system or deficiencies in the on-site water service system, or any defects or conditions on the Property. Should Seller be in default under the terms of this Agreement or in violation of any Seller disclosure law or regulation, this release does not deprive Buyer of any right to pursue any remedies that may be available under law or equity. This release will survive settlement.

29. REAL ESTATE RECOVERY FUND (4-18)

A Real Estate Recovery Fund exists to reimburse any persons who have obtained a final civil judgment against a Pennsylvania real estate licensee (or a licensee's affiliates) owing to fraud, misrepresentation, or deceit in a real estate transaction and who have been unable to collect the judgment after exhausting all legal and equitable remedies. For complete details about the Fund, call (717) 783-3658.

30. COMMUNICATIONS WITH BUYER AND/OR SELLER (1-10)

- (A) If Buyer is obtaining mortgage financing, Buyer shall promptly deliver to Broker for Buyer, if any, a copy of all Loan Estimate(s) and Closing Disclosure(s) upon receipt.
- (B) Wherever this Agreement contains a provision that requires or allows communication/delivery to a Buyer, that provision shall be satisfied by communication/delivery to the Broker for Buyer, if any, **except for documents required to be delivered pursuant to Paragraph 16**. If there is no Broker for Buyer, those provisions may be satisfied only by communication/delivery being made directly to the Buyer, unless otherwise agreed to by the parties. Wherever this Agreement contains a provision that requires or allows communication/delivery to a Seller, that provision shall be satisfied by communication/delivery to the Broker for Seller, if any. If there is no Broker for Seller, those provisions may be satisfied only by communication/delivery being made directly to the Seller, unless otherwise agreed to by the parties.

31. HEADINGS (4-14)

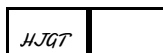
The section and paragraph headings in this Agreement are for convenience only and are not intended to indicate all of the matter in the sections which follow them. They shall have no effect whatsoever in determining the rights, obligations or intent of the parties.

Buyer Initials:


dotloop verified

ASR Page 13 of 14



Seller Initials:


dotloop verified

32. SPECIAL CLAUSES (1-10)

(A) The following are attached to and made part of this Agreement if checked:


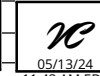
- ☐ Sale & Settlement of Other Property Contingency Addendum (PAR Form SSP)
☐ Sale & Settlement of Other Property Contingency with Right to Continue Marketing Addendum (PAR Form SSPCM)
☐ Sale & Settlement of Other Property Contingency with Timed Kickout Addendum (PAR Form SSPTKO)
☐ Settlement of Other Property Contingency Addendum (PAR Form SOP)
☐ Appraisal Contingency Addendum (PAR Form ACA)
☐ Short Sale Addendum (PAR Form SHS)

 05/13/24 11:45 AM EDT dotloop verified
 05/13/24 11:43 AM EDT dotloop verified

☒ Bankruptcy Addendum

(B) Additional Terms:

~~Property is sold strictly in "as-is, where-is" Condition. Sale & Commission are subject to US Bankruptcy Court Approval. Property is being sold by a Bankruptcy Trustee. Closing will be conducted by RL Title in Cooperation with Universal Settlement Services of PA, LLC~~

 05/13/24 11:45 AM EDT dotloop verified
 05/13/24 11:43 AM EDT dotloop verified



Buyer and Seller acknowledge receipt of a copy of this Agreement at the time of signing.



This Agreement may be executed in one or more counterparts, each of which shall be deemed to be an original and which counterparts together shall constitute one and the same Agreement of the Parties.



NOTICE TO PARTIES: WHEN SIGNED, THIS AGREEMENT IS A BINDING CONTRACT. Parties to this transaction are advised to consult a Pennsylvania real estate attorney before signing if they desire legal advice.

Return of this Agreement, and any addenda and amendments, including **return by electronic transmission**, bearing the signatures of all parties, constitutes acceptance by the parties.

  Buyer has received the Consumer Notice as adopted by the State Real Estate Commission at 49 Pa. Code §35.336.



  Buyer has received a statement of Buyer's estimated closing costs before signing this Agreement.

  Buyer has received the Deposit Money Notice (for cooperative sales when Broker for Seller is holding deposit money) before signing this Agreement.

  Buyer has received the Lead-Based Paint Hazards Disclosure, which is attached to this Agreement of Sale. Buyer has received the pamphlet Protect Your Family from Lead in Your Home (for properties built prior to 1978).


BUYER   DATE 05/03/2024

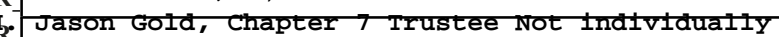
BUYER   DATE 05/03/2024

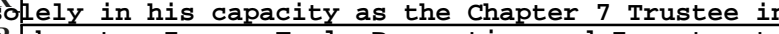
BUYER   DATE

Seller has received the Consumer Notice as adopted by the State Real Estate Commission at 49 Pa. Code § 35.336.

Seller has received a statement of Seller's estimated closing costs before signing this Agreement.

SELLER  DATE 05/09/2024

SELLER  DATE

SELLER  DATE

Bankruptcy Case No: 23-10566-KHK

COOPERATING BROKER COMPENSATION AGREEMENT

CBC

(NOT TO BE USED AS ADDENDUM TO AGREEMENT OF SALE)

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of Realtors® (PAR).

1 **Any change in the cooperating broker compensation identified below must be agreed upon prior to the submission of any terms**
2 **or written offers to purchase the Property.**

3 **PROPERTY** 7939 Rider Ln, Hummelstown, PA 17036

4 **BUYER** Vannak Chim and Vuochleang Ea

5 **SELLER**

6 Listing Broker (Company Name): CENTURY 21 New Millennium

7 Selling Broker (Company Name): Keller Williams Elite

is the

8 ☐ Buyer Agent ☐ Transaction Licensee working with Buyer ☐ Subagent for Seller

9 ☒ Listing Broker's offer of compensation, 2.5% of Purchase Price, is accepted;

10 OR

11 ☐ Listing Broker's offer of compensation is modified and Listing Broker agrees to pay to Selling Broker of

12 Purchase Price.

13 **LISTING BROKER (Company Name)** CENTURY 21 New Millennium

14 **ACCEPTED BY**

Lisa Jalufka

DATE

05/08/2024

15 **SELLING BROKER (Company Name)** Keller Williams Elite

16 **ACCEPTED BY**

Jonathan Edwards

dotloop verified
05/03/24 11:47 PM EDT
FACR-RE15-7LPV-121Q

DATE

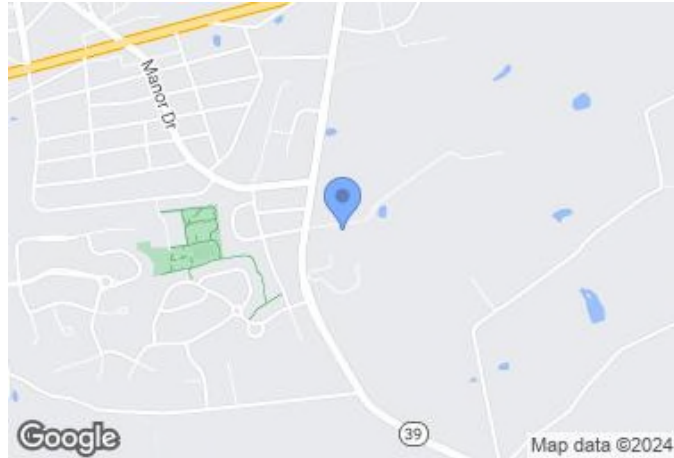
05/03/2024

7939 Rider Ln, Hummelstown, PA 17036

Active

Residential

\$329,900



Recent Change:

05/01/2024 : New Active : ->ACT

MLS #: PADA2032958
Tax ID #: 68-030-056-000-0000
Ownership Interest: Fee Simple
Structure Type: Detached
Levels/Stories: 2
Waterfront: No
Views: Trees/Woods
Garage: Yes

Beds: 4
Baths: 3 / 0
Above Grade Fin SQFT: 1,440 / Assessor
Assessor AbvGrd Fin SQFT: 1,440
Price / Sq Ft: 229.10
Year Built: 1973
Style: Split Foyer
Central Air: Yes
Basement: Yes

Location

County: Dauphin, PA
MLS Area: West Hanover Twp - Dauphin County (14068)
Subdiv / Neigh: SKYLINE VIEW

School District: [Central Dauphin](#)
High School: Central Dauphin
Middle/Junior School: Central Dauphin

Taxes and Assessment

Tax Annual Amt / Year: \$2,796 / 2022
School Tax: \$1,877
County Tax: \$776 / Annually
City/Town Tax: \$142 / Annually
Clean Green Assess: No
Zoning: RESIDENTIAL

Tax Assessed Value: \$107,500 / 2023
Imprv. Assessed Value: \$86,500
Land Assessed Value: \$21,000
Land Use Code: R06

Rooms

Living Room:	Main	13 x 13, Flooring - Ceramic Tile
Dining Room:	Main	11 x 13, Flooring - Tile/Brick
Kitchen:	Main	13 x 10, Flooring - Tile/Brick, Island
Sun/Florida Room:	Main	Flooring - HardWood
Primary Bedroom:	Main	13 x 12, Flooring - Engineered Wood
Primary Bathroom:	Main	Flooring - Vinyl
Bedroom 2:	Main	11 x 13, Flooring - Engineered Wood
Bedroom 3:	Main	10 x 8, Flooring - Engineered Wood
Full Bath:	Main	Flooring - Vinyl
Recreation Room:	Lower 1	26 x 13, Fireplace - Wood Burning, Flooring - Luxury Vinyl Plank
Bedroom 4:	Lower 1	11 x 12, Flooring - Luxury Vinyl Plank
Full Bath:	Lower 1	Flooring - Luxury Vinyl Plank
Den:	Lower 1	
Utility Room:	Lower 1	Flooring - Luxury Vinyl Plank

	Bed	Bath
Main	3	2 Full
Lower 1	1	1 Full

Building Info

Yr Major Reno/Remodel: 2021
Above Grade Fin SQFT: 1,440 / Assessor
Below Grade Fin SQFT: 600 / Assessor
Total Below Grade SQFT: 600 / Assessor
Total Fin SQFT: 2,040 / Assessor
Tax Total Fin SQFT: 2,040
Total SQFT: 2,040 / Assessor
Foundation Details: Concrete Perimeter
Basement Type: Full, Fully Finished

Construction Materials: Aluminum Siding, Brick Front
Flooring Type: Engineered Wood, Luxury Vinyl Plank, Wood

Lot

			HJGT
05/03/24	05/03/24	05/03/24	
11:45 PM EDT	11:45 PM EDT	2:26 PM EDT	
dotloop verified	dotloop verified	dotloop verified	

Parking

Attached Garage - # of Spaces	1	Features:	Attached Garage, Driveway, Basement Garage, Garage - Front Entry
Total Parking Spaces	1		

Interior Features

Interior Features:	Chair Railings, Floor Plan - Open, Kitchen - Island, Pantry, Recessed Lighting, Upgraded Countertops, Wood Floors; Fireplace(s): 1; Dishwasher, Disposal, Dryer, Exhaust Fan, Ice maker, Oven/Range - Electric, Range Hood, Refrigerator, Stainless Steel Appliances, Washer, Water Heater; Accessibility Features: None; Security System; Window Features: Bay/Bow; Dryer In Unit, Lower Floor Laundry, Washer In Unit
--------------------	---

Exterior Features

Exterior Features:	Awning(s); Patio(s); Pool: No Pool; Other Structures: Shed
--------------------	--

Utilities

Utilities:	Central A/C; Cooling Fuel: Electric; Heating: Heat Pump(s); Heating Fuel: Electric; Hot Water: Electric; Water Source: Public; Sewer: Public Sewer
------------	--

Remarks


Agent:	AGENTS - no lockbox, combo keypad only. Contact team member Stephanie Young at 571-223-9775 for all questions relating to contracts and status. Please review FAQs/Offer Instructions in Documents section (will be uploaded by 5/3/24) for information, disclosures, and addenda to assist you with your offer. Property is sold "As Is, Where Is" and subject to bankruptcy court approval, but is in good condition as you will see. The furniture and personal property in the home is available for separate purchase by the new buyer. Our team of experienced agents handle these legal sales as our regular daily business. Offered for sale by H. Jason Gold, Trustee.
--------	---

Public:	Wow! Updated split foyer with 4 bedrooms, 3 full bathrooms, and 1 car garage! Stunning modern kitchen with Corian countertops, stainless steel appliances, white cabinets, tile backsplash, and recessed lights! Upgraded flooring throughout the home includes LVP, engineered hardwood, and luxurious faux-wood tile! Cozy sunroom off the kitchen leads to the backyard with patio and retractable awning. Lower-level recreation room boasts a woodburning fireplace, 4th BR, full bathroom, bonus room, and utility room with washer and dryer. Relaxed living with no HOA just outside Harrisburg with easy access to 81, and only 15 minutes from Hershey Park!
---------	--

Listing Office

Listing Agent:	Lisa Jalufka (72768) (Lic# ABR006074)	(703) 887-8506
Listing Agent Email:	lisa.jalufka@c21nm.com	
Broker of Record:	Herb F Lisjak (130778) Click for License	
Listing Office:	CENTURY 21 New Millennium (CBRA1) (Lic# 0226004377) 661 Millwood Ave 101, Winchester, VA 22601-5180	
Office Manager:	Kathie Gregg (19620)	
Office Phone:	(540) 665-0700	Office Fax: (540) 667-3603
Office Email:	kathie.gregg@c21nm.com	

Showing

Appointment Phone:	schedule online	 - Schedule a showing	
Showing Contact:	Service		
Contact Name:	ShowingTime	Lock Box Type:	Combo
Showing Requirements:	Call First - Showing Service, Do Not Show Without Appt, Lockbox-Electronic, Schedule Online, Show Anytime, Vacant, Video Monitoring On Premise	Lock Box Location:	pushbutton keypad on front door
Showing Method:	In-Person and Live Video		
Directions:	From Route 22/Allentown Rd, turn south onto Route 39/Hershey Rd, turn left onto Rider Ln to home on right.		

Compensation

For more information about offers of compensation, see BrightMLS.com/offer-comp .

Buyer Agency Comp:	2.5% Of Gross	Sub Agency Comp:	\$0
Transaction Broker:	\$0	Dual/Var Comm:	No

Listing Details

Original Price:	\$329,900	Owner Name:	H. Jason Gold, Trustee
Vacation Rental:	No	DOM / CDOM:	3 / 3
Listing Agrmnt Type:	Exclusive Right	Listing Terms:	As is Condition, Special Addendum Required
Prospects Excluded:	No		
Listing Service Type:	Full Service	Original MLS Name:	BRIGHT
Dual Agency:	No		
Sale Type:	Bankruptcy		
Listing Term Begins:	04/29/2024		
Listing Entry Date:	05/01/2024		
Possession:	Negotiable, Settlement		
Federal Flood Zone:	No		

Vannak Chim

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05/03/24 11:45 PM EDT
MWGN-GS5F-PDAY-DNY6

Vuochleang Ea

dotloop verified
05/03/24 2:26 PM EDT
A9LQ-S77V-EP9R-ZVMA

Jonathan Edwards

dotloop verified
05/03/24 2:26 PM EDT
LLPA-XF2D-7TXA-SMK5

SELLER'S PROPERTY DISCLOSURE STATEMENT

SPD

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of Realtors® (PAR).

1 **PROPERTY** , **7939 Rider Lane,**

2 **SELLER** **H Jason Gold, Trustee**

3 INFORMATION REGARDING THE REAL ESTATE SELLER DISCLOSURE LAW

4 The Real Estate Seller Disclosure Law (68 P.S. §7301, et seq.) requires that before an agreement of sale is signed, the seller in a residential
5 real estate transfer must disclose all known **material defects** about the property being sold that are not readily observable. A **material defect**
6 is a problem with a residential real property or any portion of it that would have a significant adverse impact on the value of the property or
7 that involves an unreasonable risk to people on the property. The fact that a structural element, system or subsystem is at or beyond the end
8 of its normal useful life is not by itself a material defect.

9 This property disclosure statement ("Statement") includes disclosures beyond the basic requirements of the Law and is designed to assist
10 Seller in complying with disclosure requirements and to assist Buyer in evaluating the property being considered. Sellers who wish to see
11 or use the basic disclosure form can find the form on the website of the Pennsylvania State Real Estate Commission. Neither this Statement
12 nor the basic disclosure form limits Seller's obligation to disclose a material defect.

13 This Statement discloses Seller's knowledge of the condition of the Property as of the date signed by Seller and **is not a substitute for any**
14 **inspections or warranties** that Buyer may wish to obtain. **This Statement is not a warranty of any kind by Seller or a warranty or rep-**
15 **resentation by any listing real estate broker, any selling real estate broker, or their licensees.** Buyer is encouraged to address concerns
16 about the condition of the Property that may not be included in this Statement.

17 **The Law provides exceptions (listed below) where a property disclosure statement does not have to be completed. All other sellers**
18 **are obligated to complete a property disclosure statement, even if they do not occupy or have never occupied the Property.**

- 19 1. Transfers by a fiduciary during the administration of a decedent estate, guardianship, conservatorship or trust.
- 20 2. Transfers as a result of a court order.
- 21 3. Transfers to a mortgage lender that results from a buyer's default and subsequent foreclosure sales that result from default.
- 22 4. Transfers from a co-owner to one or more other co-owners.
- 23 5. Transfers made to a spouse or direct descendant.
- 24 6. Transfers between spouses as a result of divorce, legal separation or property settlement.
- 25 7. Transfers by a corporation, partnership or other association to its shareholders, partners or other equity owners as part of a plan of
26 liquidation.
- 27 8. Transfers of a property to be demolished or converted to non-residential use.
- 28 9. Transfers of unimproved real property.
- 29 10. Transfers of new construction that has never been occupied and:
30 a. The buyer has received a one-year warranty covering the construction;
31 b. The building has been inspected for compliance with the applicable building code or, if none, a nationally recognized model
32 building code; and
33 c. A certificate of occupancy or a certificate of code compliance has been issued for the dwelling.

34 COMMON LAW DUTY TO DISCLOSE

35 Although the provisions of the Real Estate Seller Disclosure Law exclude some transfers from the requirement of completing a disclo-
36 sure statement, the Law does not excuse the seller's common law duty to disclose any known material defect(s) of the Property in order
37 to avoid fraud, misrepresentation or deceit in the transaction. **This duty continues until the date of settlement.**

38 EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK

39 According to the provisions of the Real Estate Seller Disclosure Law, the undersigned executor, administrator or trustee is not required
40 to fill out a Seller's Property Disclosure Statement. **The executor, administrator or trustee, must, however, disclose any known**
41 **material defect(s) of the Property.**

42 _____ DATE _____

43 Seller's Initials HJGT Date 05/09/2024

SPD Page 1 of 11

Buyer's Initials

KE
05/13/24
11:43 AM EDT

KE
05/13/24
11:45 AM EDT

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44 **Check yes, no, unknown (unk) or not applicable (N/A) for each question.** Be sure to check N/A when a question does not apply to the
45 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

46 **1. SELLER'S EXPERTISE**

- 47 (A) Does Seller possess expertise in contracting, engineering, architecture, environmental assessment or
48 other areas related to the construction and conditions of the Property and its improvements?
49 (B) Is Seller the landlord for the Property?
50 (C) Is Seller a real estate licensee?

	Yes	No	Unk	N/A
A				
B				
C				

51 **Explain any "yes" answers in Section 1:** _____
52 _____

53 **2. OWNERSHIP/OCCUPANCY**

54 **(A) Occupancy**

- 55 1. When was the Property most recently occupied? _____
56 2. By how many people? _____
57 3. Was Seller the most recent occupant?
58 4. If "no," when did Seller most recently occupy the Property? _____

59 **(B) Role of Individual Completing This Disclosure.** Is the individual completing this form:

- 60 1. The owner
61 2. The executor or administrator
62 3. The trustee
63 4. An individual holding power of attorney

64 (C) When was the Property acquired? _____

65 (D) List any animals that have lived in the residence(s) or other structures during your ownership: _____
66 _____

67 **Explain Section 2 (if needed):** _____
68 _____

69 **3. CONDOMINIUMS/PLANNED COMMUNITIES/HOMEOWNERS ASSOCIATIONS**

70 (A) Disclosures for condominiums and cooperatives are limited to Seller's particular unit(s). Disclosures
71 regarding common areas or facilities are not required by the Real Estate Seller Disclosure Law.

72 **(B) Type.** Is the Property part of a(n):

- 73 1. Condominium
74 2. Homeowners association or planned community
75 3. Cooperative
76 4. Other type of association or community

77 (C) If "yes," how much are the fees? \$ _____, paid (☐ Monthly) (☐ Quarterly) (☐ Yearly)

78 (D) If "yes," are there any community services or systems that the association or community is responsi-
79 ble for supporting or maintaining? Explain: _____

80 **(E) If "yes," provide the following information:**

- 81 1. Community Name _____
82 2. Contact _____
83 3. Mailing Address _____
84 4. Telephone Number _____

85 **(F) How much is the capital contribution/initiation fee(s)?** \$ _____

86 **Notice to Buyer:** A buyer of a resale unit in a condominium, cooperative, or planned community must receive a copy of the declaration
87 (other than the plats and plans), the by-laws, the rules or regulations, and a certificate of resale issued by the association, condominium,
88 cooperative, or planned community. Buyers may be responsible for capital contributions, initiation fees or similar one-time fees in addition
89 to regular maintenance fees. The buyer will have the option of canceling the agreement with the return of all deposit monies until the cer-
90 tificate has been provided to the **buyer** and for five days thereafter or until conveyance, whichever occurs first.

91 **4. ROOFS AND ATTIC**

92 **(A) Installation**

- 93 1. When was or were the roof or roofs installed? _____
94 2. Do you have documentation (invoice, work order, warranty, etc.)?

95 **(B) Repair**

- 96 1. Was the roof or roofs or any portion of it or them replaced or repaired during your ownership?
97 2. If it or they were replaced or repaired, were any existing roofing materials removed?

98 **(C) Issues**

- 99 1. Has the roof or roofs ever leaked during your ownership?
100 2. Have there been any other leaks or moisture problems in the attic?
101 3. Are you aware of any past or present problems with the roof(s), attic, gutters, flashing or down-
102 spouts?

	Yes	No	Unk	N/A
A1				
A2				
B1				
B2				
C1				
C2				

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Buyer's Initials

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Date _____

Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

Explain any "yes" answers in Section 4. Include the location and extent of any problem(s) and any repair or remediation efforts, the name of the person or company who did the repairs and the date they were done: _____

5. BASEMENTS AND CRAWL SPACES

(A) Sump Pump

- Does the Property have a sump pit? If "yes," how many? _____
- Does the Property have a sump pump? If "yes," how many? _____
- If it has a sump pump, has it ever run?
- If it has a sump pump, is the sump pump in working order?

(B) Water Infiltration

- Are you aware of any past or present water leakage, accumulation, or dampness within the basement or crawl space?
- Do you know of any repairs or other attempts to control any water or dampness problem in the basement or crawl space?
- Are the downspouts or gutters connected to a public sewer system?

Explain any "yes" answers in Section 5. Include the location and extent of any problem(s) and any repair or remediation efforts, the name of the person or company who did the repairs and the date they were done: _____

	Yes	No	Unk	N/A
A1				
A2				
A3				
A4				
B1				
B2				
B3				

6. TERMITES/WOOD-DESTROYING INSECTS, DRYROT, PESTS

(A) Status

- Are you aware of past or present dryrot, termites/wood-destroying insects or other pests on the Property?
- Are you aware of any damage caused by dryrot, termites/wood-destroying insects or other pests?

(B) Treatment

- Is the Property currently under contract by a licensed pest control company?
- Are you aware of any termite/pest control reports or treatments for the Property?

Explain any "yes" answers in Section 6. Include the name of any service/treatment provider, if applicable: _____

	Yes	No	Unk	N/A
A1				
A2				
B1				
B2				

7. STRUCTURAL ITEMS

(A) Are you aware of any past or present movement, shifting, deterioration, or other problems with walls, foundations or other structural components?

(B) Are you aware of any past or present problems with driveways, walkways, patios or retaining walls on the Property?

(C) Are you aware of any past or present water infiltration in the house or other structures, other than the roof(s), basement or crawl space(s)?

(D) Stucco and Exterior Synthetic Finishing Systems

- Is any part of the Property constructed with stucco or an Exterior Insulating Finishing System (EIFS) such as Dryvit or synthetic stucco, synthetic brick or synthetic stone?
- If "yes," indicate type(s) and location(s) _____
- If "yes," provide date(s) installed _____

(E) Are you aware of any fire, storm/weather-related, water, hail or ice damage to the Property?

(F) Are you aware of any defects (including stains) in flooring or floor coverings?

Explain any "yes" answers in Section 7. Include the location and extent of any problem(s) and any repair or remediation efforts, the name of the person or company who did the repairs and the date the work was done: _____

	Yes	No	Unk	N/A
A				
B				
C				
D1				
D2				
D3				
E				
F				

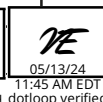
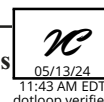
8. ADDITIONS/ALTERATIONS

(A) Have any additions, structural changes or other alterations (including remodeling) been made to the Property during your ownership? Itemize and date all additions/alterations below.

	Yes	No	Unk	N/A
A				

Addition, structural change or alteration (continued on following page)	Approximate date of work	Were permits obtained? (Yes/No/Unk/NA)	Final inspections/ approvals obtained? (Yes/No/Unk/NA)

Seller's Initials HTGT **Date** 05/09/2024 **SPD Page 3 of 11** **Buyer's Initials** NE **te** _____



Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

[illegible]

☐ A sheet describing other additions and alterations is attached.

Yes	No	Unk	N/A

(B) Are you aware of any private or public architectural review control of the Property other than zoning codes? If "yes," explain: _____

B

Note to Buyer: The PA Construction Code Act, 35 P.S. §7210 et seq. (effective 2004), and local codes establish standards for building and altering properties. Buyers should check with the municipality to determine if permits and/or approvals were necessary for disclosed work and if so, whether they were obtained. Where required permits were not obtained, the municipality might require the current owner to upgrade or remove changes made by the prior owners. Buyers can have the Property inspected by an expert in codes compliance to determine if issues exist. Expanded title insurance policies may be available for Buyers to cover the risk of work done to the Property by previous owners without a permit or approval.

Note to Buyer: According to the PA Stormwater Management Act, each municipality must enact a Storm Water Management Plan for drainage control and flood reduction. The municipality where the Property is located may impose restrictions on impervious or semi-pervious surfaces added to the Property. Buyers should contact the local office charged with overseeing the Stormwater Management Plan to determine if the prior addition of impervious or semi-pervious areas, such as walkways, decks, and swimming pools, might affect your ability to make future changes.

9. WATER SUPPLY

(A) **Source.** Is the source of your drinking water (check all that apply):

1. Public
2. A well on the Property
3. Community water
4. A holding tank
5. A cistern
6. A spring
7. Other _____
8. If no water service, explain: _____

(B) General

1. When was the water supply last tested? _____
Test results: _____
2. Is the water system shared?
3. If "yes," is there a written agreement?
4. **Do you have a softener, filter or other conditioning system?**
5. **Is the softener, filter or other treatment system leased? From whom?** _____
6. **If your drinking water source is not public, is the pumping system in working order? If "no," explain:**

(C) **Bypass Valve** (for properties with multiple sources of water)

1. Does your water source have a bypass valve?
2. If “yes,” is the bypass valve working?

(D) Well

1. Has your well ever run dry?
2. Depth of well _____
3. Gallons per minute: _____, measured on (date) _____
4. Is there a well that is used for something other than the primary source of drinking water?
If "yes," explain _____
5. If there is an unused well, is it capped?



	Yes	No	Unk	N/A
A1				
A2				
A3				
A4				
A5				
A6				
A7				
B1				
B2				
B3				
B4				
B5				
B6				
C1				
C2				
D1				
D2				
D3				
D4				
D5				

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Buyer's Initials	<i>KE</i>	<i>KE</i>	ate
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Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

(E) Issues

- Are you aware of any leaks or other problems, past or present, relating to the water supply, pumping system and related items?
- Have you ever had a problem with your water supply?

	Yes	No	Unk	N/A
E1				
E2				

Explain any problem(s) with your water supply. Include the location and extent of any problem(s) and any repair or remediation efforts, the name of the person or company who did the repairs and the date the work was done: _____

10. SEWAGE SYSTEM

(A) General

- Is the Property served by a sewage system (public, private or community)?
- If "no," is it due to unavailability or permit limitations?
- When was the sewage system installed (or date of connection, if public)? _____
- Name of current service provider, if any: _____

	Yes	No	Unk	N/A
A1				
A2				
A3				
A4				

(B) Type Is your Property served by:

- Public
- Community (non-public)
- An individual on-lot sewage disposal system
- Other, explain: _____

	Yes	No	Unk	N/A
B1				
B2				
B3				
B4				

(C) Individual On-lot Sewage Disposal System. (check all that apply):

- Is your sewage system within 100 feet of a well?
- Is your sewage system subject to a ten-acre permit exemption?
- Does your sewage system include a holding tank?
- Does your sewage system include a septic tank?
- Does your sewage system include a drainfield?
- Does your sewage system include a sandmound?
- Does your sewage system include a cesspool?
- Is your sewage system shared?
- Is your sewage system any other type? Explain: _____
- Is your sewage system supported by a backup or alternate system?

	Yes	No	Unk	N/A
C1				
C2				
C3				
C4				
C5				
C6				
C7				
C8				
C9				
C10				

(D) Tanks and Service

- Are there any metal/steel septic tanks on the Property?
- Are there any cement/concrete septic tanks on the Property?
- Are there any fiberglass septic tanks on the Property?
- Are there any other types of septic tanks on the Property? Explain _____
- Where are the septic tanks located? _____
- When were the tanks last pumped and by whom? _____

	Yes	No	Unk	N/A
D1				
D2				
D3				
D4				
D5				
D6				

(E) Abandoned Individual On-lot Sewage Disposal Systems and Septic

- Are you aware of any abandoned septic systems or cesspools on the Property?
- If "yes," have these systems, tanks or cesspools been closed in accordance with the municipality's ordinance?

	Yes	No	Unk	N/A
E1				
E2				

(F) Sewage Pumps

- Are there any sewage pumps located on the Property?
- If "yes," where are they located? _____
- What type(s) of pump(s)? _____
- Are pump(s) in working order?
- Who is responsible for maintenance of sewage pumps? _____

	Yes	No	Unk	N/A
F1				
F2				
F3				
F4				
F5				

(G) Issues

- How often is the on-lot sewage disposal system serviced? _____
- When was the on-lot sewage disposal system last serviced and by whom? _____
- Is any waste water piping not connected to the septic/sewer system?
- Are you aware of any past or present leaks, backups, or other problems relating to the sewage system and related items?

	Yes	No	Unk	N/A
G1				
G2				
G3				
G4				

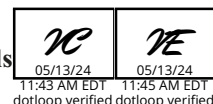
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Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

Explain any "yes" answers in Section 10. Include the location and extent of any problem(s) and any repair or remediation efforts, the name of the person or company who did the repairs and the date the work was done: _____

11. PLUMBING SYSTEM

(A) **Material(s).** Are the plumbing materials (check all that apply):

1. Copper
2. Galvanized
3. Lead
4. PVC
5. Polybutylene pipe (PB)
6. Cross-linked polyethylene (PEX)
7. Other _____

(B) Are you aware of any past or present problems with any of your plumbing fixtures (e.g., including but not limited to: kitchen, laundry, or bathroom fixtures; wet bars; exterior faucets; etc.)?
If "yes," explain: _____

	Yes	No	Unk	N/A
A1				
A2				
A3				
A4				
A5				
A6				
A7				
B				

12. DOMESTIC WATER HEATING

(A) **Type(s).** Is your water heating (check all that apply):

1. Electric
2. Natural gas
3. Fuel oil
4. Propane
- If "yes," is the tank owned by Seller?
5. Solar
- If "yes," is the system owned by Seller?
6. Geothermal
7. Other _____

(B) **System(s)**

1. How many water heaters are there? _____
Tanks _____ Tankless _____
2. When were they installed? _____
3. Is your water heater a summer/winter hook-up (integral system, hot water from the boiler, etc.)?

(C) Are you aware of any problems with any water heater or related equipment?

If "yes," explain: _____

	Yes	No	Unk	N/A
A1				
A2				
A3				
A4				
A5				
A6				
A7				
B1				
B2				
B3				
C				

13. HEATING SYSTEM

(A) **Fuel Type(s).** Is your heating source (check all that apply):

1. Electric
2. Natural gas
3. Fuel oil
4. Propane
- If "yes," is the tank owned by Seller?
5. Geothermal
6. Coal
7. Wood
8. Solar shingles or panels
- If "yes," is the system owned by Seller?
9. Other: _____

(B) **System Type(s)** (check all that apply):

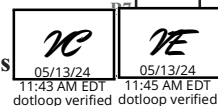
1. Forced hot air
2. Hot water
3. Heat pump
4. Electric baseboard
5. Steam
6. Radiant flooring
7. Radiant ceiling

	Yes	No	Unk	N/A
A1				
A2				
A3				
A4				
A5				
A6				
A7				
A8				
A9				
B1				
B2				
B3				
B4				
B5				
B6				
B7				

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Buyer's Initials



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334 **Check yes, no, unknown (unk) or not applicable (N/A) for each question.** Be sure to check N/A when a question does not apply to the
335 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

		Yes	No	Unk	N/A
336	8. Pellet stove(s)	B8			
337	How many and location? _____				
338	9. Wood stove(s)	B9			
339	How many and location? _____				
340	10. Coal stove(s)	B10			
341	How many and location? _____				
342	11. Wall-mounted split system(s)	B11			
343	How many and location? _____				
344	12. Other: _____	B12			
345	13. If multiple systems, provide locations _____				
346	_____	B13			
347	(C) Status				
348	1. Are there any areas of the house that are not heated?	C1			
349	If "yes," explain: _____				
350	2. How many heating zones are in the Property? _____	C2			
351	3. When was each heating system(s) or zone installed? _____	C3			
352	4. When was the heating system(s) last serviced? _____	C4			
353	5. Is there an additional and/or backup heating system? If "yes," explain: _____				
354	_____	C5			
355	6. Is any part of the heating system subject to a lease, financing or other agreement?	C6			
356	If "yes," explain: _____				
357	(D) Fireplaces and Chimneys				
358	1. Are there any fireplaces? How many? _____	D1			
359	2. Are all fireplaces working?	D2			
360	3. Fireplace types (wood, gas, electric, etc.): _____	D3			
361	4. Was the fireplace(s) installed by a professional contractor or manufacturer's representative?	D4			
362	5. Are there any chimneys (from a fireplace, water heater or any other heating system)?	D5			
363	6. How many chimneys? _____	D6			
364	7. When were they last cleaned? _____	D7			
365	8. Are the chimneys working? If "no," explain: _____	D8			
366	(E) Fuel Tanks				
367	1. Are you aware of any heating fuel tank(s) on the Property?	E1			
368	2. Location(s), including underground tank(s): _____	E2			
369	3. If you do not own the tank(s), explain: _____	E3			
370	(F) Are you aware of any problems or repairs needed regarding any item in Section 13? If "yes,"				
371	explain: _____	F			
372	14. AIR CONDITIONING SYSTEM				
373	(A) Type(s). Is the air conditioning (check all that apply):				
374	1. Central air	A1			
375	a. How many air conditioning zones are in the Property? _____	1a			
376	b. When was each system or zone installed? _____	1b			
377	c. When was each system last serviced? _____	1c			
378	2. Wall units	A2			
379	How many and the location? _____				
380	3. Window units	A3			
381	How many? _____				
382	4. Wall-mounted split units	A4			
383	How many and the location? _____				
384	5. Other _____	A5			
385	6. None	A6			
386	(B) Are there any areas of the house that are not air conditioned?	B			
387	If "yes," explain: _____				
388	(C) Are you aware of any problems with any item in Section 14? If "yes," explain: _____				
389	_____	C			

391 **Check yes, no, unknown (unk) or not applicable (N/A) for each question.** Be sure to check N/A when a question does not apply to the
392 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

393 **15. ELECTRICAL SYSTEM**

- 394 (A) **Type(s)**
- 395 1. Does the electrical system have fuses?
- 396 2. Does the electrical system have circuit breakers?
- 397 3. Is the electrical system solar powered?
- 398 a. If "yes," is it entirely or partially solar powered? _____
- 399 b. If "yes," is any part of the system subject to a lease, financing or other agreement? If "yes,"
- 400 explain: _____
- 401 (B) What is the system amperage? _____
- 402 (C) Are you aware of any knob and tube wiring in the Property?
- 403 (D) Are you aware of any problems or repairs needed in the electrical system? If "yes," explain: _____
- 404 _____

	Yes	No	Unk	N/A
A1				
A2				
A3				
3a				
3b				
B				
C				
D				

405 **16. OTHER EQUIPMENT AND APPLIANCES**

406 (A) **THIS SECTION IS INTENDED TO IDENTIFY PROBLEMS OR REPAIRS** and must be completed for each item that
407 will, or may, be included with the Property. The terms of the Agreement of Sale negotiated between Buyer and Seller will deter-
408 mine which items, if any, are included in the purchase of the Property. **THE FACT THAT AN ITEM IS LISTED DOES NOT**
409 **MEAN IT IS INCLUDED IN THE AGREEMENT OF SALE.**

410 (B) Are you aware of any problems or repairs needed to any of the following:

Item	Yes	No	N/A		Item	Yes	No	N/A
A/C window units					Pool/spa heater			
Attic fan(s)					Range/oven			
Awnings					Refrigerator(s)			
Carbon monoxide detectors					Satellite dish			
Ceiling fans					Security alarm system			
Deck(s)					Smoke detectors			
Dishwasher					Sprinkler automatic timer			
Dryer					Stand-alone freezer			
Electric animal fence					Storage shed			
Electric garage door opener					Trash compactor			
Garage transmitters					Washer			
Garbage disposal					Whirlpool/tub			
In-ground lawn sprinklers					Other:			
Intercom					1.			
Interior fire sprinklers					2.			
Keyless entry					3.			
Microwave oven					4.			
Pool/spa accessories					5.			
Pool/spa cover					6.			

431 (C) **Explain any "yes" answers in Section 16:** _____

432 _____

433 **17. POOLS, SPAS AND HOT TUBS**

- 434 (A) Is there a swimming pool on the Property? If "yes,"
- 435 1. Above-ground or in-ground? _____
- 436 2. Saltwater or chlorine? _____
- 437 3. If heated, what is the heat source? _____
- 438 4. Vinyl-lined, fiberglass or concrete-lined? _____
- 439 5. What is the depth of the swimming pool? _____
- 440 6. Are you aware of any problems with the swimming pool?
- 441 7. Are you aware of any problems with any of the swimming pool equipment (cover, filter, ladder,
- 442 lighting, pump, etc.)?
- 443 (B) Is there a spa or hot tub on the Property?
- 444 1. Are you aware of any problems with the spa or hot tub?
- 445 2. Are you aware of any problems with any of the spa or hot tub equipment (steps, lighting, jets,
- 446 cover, etc.)?

	Yes	No	Unk	N/A
A				
A1				
A2				
A3				
A4				
A5				
A6				
A7				
B				
B1				
B2				

447 (C) **Explain any problems in Section 17:** _____

448 _____

Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

18. WINDOWS

- (A) Have any windows or skylights been replaced during your ownership of the Property?
(B) Are you aware of any problems with the windows or skylights?

	Yes	No	Unk	N/A
A				
B				

Explain any "yes" answers in Section 18. Include the location and extent of any problem(s) and any repair, replacement or remediation efforts, the name of the person or company who did the repairs and the date the work was done:

19. LAND/SOILS

(A) Property

- Are you aware of any fill or expansive soil on the Property?
- Are you aware of any sliding, settling, earth movement, upheaval, subsidence, sinkholes or earth stability problems that have occurred on or affect the Property?
- Are you aware of sewage sludge (other than commercially available fertilizer products) being spread on the Property?
- Have you received written notice of sewage sludge being spread on an adjacent property?
- Are you aware of any existing, past or proposed mining, strip-mining, or any other excavations on the Property?

	Yes	No	Unk	N/A
A1				
A2				
A3				
A4				
A5				

Note to Buyer: The Property may be subject to mine subsidence damage. Maps of the counties and mines where mine subsidence damage may occur and further information on mine subsidence insurance are available through Department of Environmental Protection Mine Subsidence Insurance Fund, (800) 922-1678 or ra-epmsi@pa.gov.

(B) Preferential Assessment and Development Rights

Is the Property, or a portion of it, preferentially assessed for tax purposes, or subject to limited development rights under the:

- Farmland and Forest Land Assessment Act - 72 P.S. §5490.1, et seq. (Clean and Green Program)
- Open Space Act - 16 P.S. §11941, et seq.
- Agricultural Area Security Law - 3 P.S. §901, et seq. (Development Rights)
- Any other law/program:

	Yes	No	Unk	N/A
B1				
B2				
B3				
B4				

Note to Buyer: Pennsylvania has enacted the Right to Farm Act (3 P.S. § 951-957) in an effort to limit the circumstances under which agricultural operations may be subject to nuisance suits or ordinances. Buyers are encouraged to investigate whether any agricultural operations covered by the Act operate in the vicinity of the Property.

(C) Property Rights

Are you aware of the transfer, sale and/or lease of any of the following property rights (by you or a previous owner of the Property):

- Timber
- Coal
- Oil
- Natural gas
- Mineral or other rights (such as farming rights, hunting rights, quarrying rights) Explain:

	Yes	No	Unk	N/A
C1				
C2				
C3				
C4				
C5				

Note to Buyer: Before entering into an agreement of sale, Buyer can investigate the status of these rights by, among other means, engaging legal counsel, obtaining a title examination of unlimited years and searching the official records in the county Office of the Recorder of Deeds, and elsewhere. Buyer is also advised to investigate the terms of any existing leases, as Buyer may be subject to terms of those leases.

Explain any "yes" answers in Section 19:

20. FLOODING, DRAINAGE AND BOUNDARIES

(A) Flooding/Drainage

- Is any part of this Property located in a wetlands area?
- Is the Property, or any part of it, designated a Special Flood Hazard Area (SFHA)?
- Do you maintain flood insurance on this Property?
- Are you aware of any past or present drainage or flooding problems affecting the Property?
- Are you aware of any drainage or flooding mitigation on the Property?
- Are you aware of the presence on the Property of any man-made feature that temporarily or permanently conveys or manages storm water, including any basin, pond, ditch, drain, swale, culvert, pipe or other feature?
- If "yes," are you responsible for maintaining or repairing that feature which conveys or manages storm water for the Property?

	Yes	No	Unk	N/A
A1				
A2				
A3				
A4				
A5				
A6				
A7				

Seller's Initials JJGT Date 05/09/2024

SPD Page 9 of 11

Buyer's Initials

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509 **Check yes, no, unknown (unk) or not applicable (N/A) for each question.** Be sure to check N/A when a question does not apply to the
510 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

511 **Explain any “yes” answers in Section 20(A). Include dates, the location and extent of flooding and the condition of any man-**
512 **made storm water management features:** _____
513

514 (B) **Boundaries**

515 1. Are you aware of encroachments, boundary line disputes, or easements affecting the Property?
516 2. Is the Property accessed directly (without crossing any other property) by or from a public road?
517 3. Can the Property be accessed from a private road or lane?
518 a. If “yes,” is there a written right of way, easement or maintenance agreement?
519 b. If “yes,” has the right of way, easement or maintenance agreement been recorded?
520 4. Are you aware of any shared or common areas (driveways, bridges, docks, walls, etc.) or maintenance agreements?
521

B1
B2
B3
3a
3b
B4

Yes	No	Unk	N/A

522 ***Note to Buyer:** Most properties have easements running across them for utility services and other reasons. In many cases, the easements do not restrict the ordinary use of the property, and Seller may not be readily aware of them. Buyers may wish to determine the existence of easements and restrictions by examining the property and ordering an Abstract of Title or searching the records in the Office of the Recorder of Deeds for the county before entering into an agreement of sale.*
523
524
525
526

527 **Explain any “yes” answers in Section 20(B):** _____

528 **21. HAZARDOUS SUBSTANCES AND ENVIRONMENTAL ISSUES**

529 (A) **Mold and Indoor Air Quality (other than radon)**

530 1. Are you aware of any tests for mold, fungi, or indoor air quality in the Property?
531 2. Other than general household cleaning, have you taken any efforts to control or remediate mold or mold-like substances in the Property?
532

A1
A2

Yes	No	Unk	N/A

533 ***Note to Buyer:** Individuals may be affected differently, or not at all, by mold contamination. If mold contamination or indoor air quality is a concern, buyers are encouraged to engage the services of a qualified professional to do testing. Information on this issue is available from the United States Environmental Protection Agency and may be obtained by contacting IAQ INFO, P.O. Box 37133, Washington, D.C. 20013-7133, 1-800-438-4318.*
534
535
536

537 (B) **Radon**

538 1. Are you aware of any tests for radon gas that have been performed in any buildings on the Property?
539 2. If “yes,” provide test date and results _____
540 3. Are you aware of any radon removal system on the Property?

B1
B2
B3

Yes	No	Unk	N/A

541 (C) **Lead Paint**

542 If the Property was constructed, or if construction began, before 1978, you must disclose any knowledge of, and records and reports about, lead-based paint on the Property on a separate disclosure form.
543 1. Are you aware of any lead-based paint or lead-based paint hazards on the Property?
544 2. Are you aware of any reports or records regarding lead-based paint or lead-based paint hazards on the Property?
545
546

C1
C2

Yes	No	Unk	N/A

547 (D) **Tanks**

548 1. Are you aware of any existing underground tanks?
549 2. Are you aware of any underground tanks that have been removed or filled?

D1
D2

Yes	No	Unk	N/A

550 (E) **Dumping.** Has any portion of the Property been used for waste or refuse disposal or storage?
551 If “yes,” location: _____

E

Yes	No	Unk	N/A

552 (F) **Other**

553 1. Are you aware of any past or present hazardous substances on the Property (structure or soil) such as, but not limited to, asbestos or polychlorinated biphenyls (PCBs)?
554 2. Are you aware of any other hazardous substances or environmental concerns that may affect the Property?
555 3. If “yes,” have you received written notice regarding such concerns?
556 4. Are you aware of testing on the Property for any other hazardous substances or environmental concerns?
557
558
559

F1
F2
F3
F4

Yes	No	Unk	N/A

560 **Explain any “yes” answers in Section 21. Include test results and the location of the hazardous substance(s) or environmental**
561 **issue(s):** _____

562 **22. MISCELLANEOUS**

563 (A) **Deeds, Restrictions and Title**

564 1. Are there any deed restrictions or restrictive covenants that apply to the Property?
565 2. Are you aware of any historic preservation restriction or ordinance or archeological designation associated with the Property?
566

A1
A2

Yes	No	Unk	N/A

567 **Seller’s Initials** **Date** 05/09/2024

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Buyer’s Initials

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05/13/24

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568 **Check yes, no, unknown (unk) or not applicable (N/A) for each question.** Be sure to check N/A when a question does not apply to the
 569 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

570 3. Are you aware of any reason, including a defect in title or contractual obligation such as an option
 571 or right of first refusal, that would prevent you from giving a warranty deed or conveying title to the
 572 Property?

	Yes	No	Unk	N/A
A3				
B1				
B2				
B3				
C1				
C2				
D1				

573 **(B) Financial**

- 574 1. Are you aware of any public improvement, condominium or homeowner association assessments
 575 against the Property that remain unpaid or of any violations of zoning, housing, building, safety or
 576 fire ordinances or other use restriction ordinances that remain uncorrected?
 577 2. Are you aware of any mortgages, judgments, encumbrances, liens, overdue payments on a support
 578 obligation, or other debts against this Property or Seller that cannot be satisfied by the proceeds of
 579 this sale?
 580 3. Are you aware of any insurance claims filed relating to the Property during your ownership?

581 **(C) Legal**

- 582 1. Are you aware of any violations of federal, state, or local laws or regulations relating to this Prop-
 583 erty?
 584 2. Are you aware of any existing or threatened legal action affecting the Property?

585 **(D) Additional Material Defects**

- 586 1. Are you aware of any material defects to the Property, dwelling, or fixtures which are not dis-
 587 closed elsewhere on this form?

588 ***Note to Buyer:** A material defect is a problem with a residential real property or any portion of it that would have a significant
 589 adverse impact on the value of the property or that involves an unreasonable risk to people on the property. The fact that a
 590 structural element, system or subsystem is at or beyond the end of the normal useful life of such a structural element, system or
 591 subsystem is not by itself a material defect.*

- 592 2. **After completing this form, if Seller becomes aware of additional information about the Property, including through
 593 inspection reports from a buyer, the Seller must update the Seller's Property Disclosure Statement and/or attach the
 594 inspection report(s).** These inspection reports are for informational purposes only.

595 **Explain any "yes" answers in Section 22:** _____
 596 _____

597 **23. ATTACHMENTS**

598 **(A) The following are part of this Disclosure if checked:**

- 599 ☐ Seller's Property Disclosure Statement Addendum (PAR Form SDA)
 600 ☐ _____
 601 ☐ _____
 602 ☐ _____

603 **The undersigned Seller represents that the information set forth in this disclosure statement is accurate and complete to the best**
 604 **of Seller's knowledge. Seller hereby authorizes the Listing Broker to provide this information to prospective buyers of the prop-**
 605 **erty and to other real estate licensees. SELLER ALONE IS RESPONSIBLE FOR THE ACCURACY OF THE INFORMA-**
 606 **TION CONTAINED IN THIS STATEMENT. If any information supplied on this form becomes inaccurate following comple-**
 607 **tion of this form, Seller shall notify Buyer in writing.**

608 **SELLER** H. Jason Gold, Trustee **DATE** 05/09/2024
 609 **SELLER** _____ **DATE** _____
 610 **SELLER** H. Jason Gold, Chapter 7 Trustee Not individually but **DATE** _____
 611 **SELLER** solely in his capacity as the Chapter 7 Trustee in **DATE** _____
 612 **SELLER** Bankruptcy In re: Eagle Properties and Investments LLC **DATE** _____
 613 **SELLER** Bankruptcy Case No: 23-10566-KHK **DATE** _____
 _____ **DATE** _____

614 **RECEIPT AND ACKNOWLEDGEMENT BY BUYER**

615 **The undersigned Buyer acknowledges receipt of this Statement. Buyer acknowledges that this Statement is not a warranty and**
 616 **that, unless stated otherwise in the sales contract, Buyer is purchasing this property in its present condition. It is Buyer's re-**
 617 **sponsibility to satisfy himself or herself as to the condition of the property. Buyer may request that the property be inspected, at**
 618 **Buyer's expense and by qualified professionals, to determine the condition of the structure or its components.**

619 **BUYER** Nannak Chiu **DATE** _____
 620 **BUYER** _____ **DATE** _____
 621 **BUYER** Nachleang En **DATE** _____

RESIDENTIAL LEAD-BASED PAINT HAZARDS DISCLOSURE FORM

LPD

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of Realtors® (PAR)

THIS FORM MUST BE COMPLETED FOR ANY PROPERTY BUILT PRIOR TO 1978

PROPERTY , 7939 Rider Lane, Hummelstown, PA 17036

1 SELLER H Jason Gold, Trustee

2

LEAD WARNING STATEMENT

3 Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such
4 property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead
5 poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient,
6 behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The Seller of any interest
7 in residential real property is required to provide the Buyer with any information on lead-based paint hazards from risk assessments or
8 inspections in the Seller's possession and notify the Buyer of any known lead-based paint hazards. A risk assessment or inspection for
9 possible lead-based paint hazards is recommended prior to purchase.

10 SELLER'S DISCLOSURE

11 HJGT / **Seller has no knowledge** of the presence of lead-based paint and/or lead-based paint hazards in or about the Property.
12 / **Seller has knowledge** of the presence of lead-based paint and/or lead-based paint hazards in or about the Property. (Provide the
13 basis for determining that lead-based paint and/or hazards exist, the location(s), the condition of the painted surfaces, and other
14 available information concerning Seller's knowledge of the presence of lead-based paint and/or lead-based paint hazards.)
15

16 SELLER'S RECORDS/REPORTS

17 HJGT / **Seller has no records or reports** pertaining to lead-based paint and/or lead-based paint hazards in or about the Property.
18 / **Seller has provided** Buyer with all available records and reports regarding lead-based paint and/or lead-based paint hazards
19 in or about the Property. (List documents):
20

21 **Seller certifies that to the best of Seller's knowledge the above statements are true and accurate.**

22 **SELLER** H. Jason Gold, Trustee **DATE** 05/09/2024

23 **SELLER** **DATE**

24 **SELLER** **DATE**

25 BUYER

26 **DATE OF AGREEMENT**

27

28 BUYER'S ACKNOWLEDGMENT

29 / Buyer has received the pamphlet *Protect Your Family from Lead in Your Home* and has read the Lead Warning Statement.
30 / Buyer has reviewed Seller's disclosure of known lead-based paint and/or lead-based paint hazards and has received the records
31 and reports regarding lead-based paint and/or lead-based paint hazards identified above.
32 Buyer has (initial one):
33 / received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of
34 lead-based paint and/or lead-based paint hazards; or
35 / waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint
36 hazards.

37 **Buyer certifies that to the best of Buyer's knowledge the statements contained in Buyer's Acknowledgement are true and accurate.**

38 **BUYER** Nannak Chiu **DATE**

39 **BUYER** **DATE**

40 **BUYER** Nockleung En **DATE**

41 AGENT ACKNOWLEDGEMENT AND CERTIFICATION

42 LJ Agent/Licensee represents that Agent has informed Seller of Seller's obligations under the Residential Lead-Based-Paint
43 Hazard Reduction Act, 42 U.S.C. §4852(d), and is aware of Agent's responsibility to ensure compliance.

44 The following have reviewed the information above and certify that the Agent statements are true to the best of their knowledge and belief.

45 **Seller Agent and Buyer Agent must both sign this form.**

46 **BROKER FOR SELLER (Company Name)** Century 21 New Millennium

47 **LICENSEE** Lisa Jalufka **DATE** 05/08/2024

48 **BROKER FOR BUYER (Company Name)** Keller Williams Elite

49 **LICENSEE** Jonathan Edwards **DATE**



CENTURY 21
New Millennium

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
(MARYLAND AND WASHINGTON D.C.)
Pennsylvania

To: **Consumers**

From: CENTURY 21 New Millennium

Property: **7939 Rider Lane, Hummelstown, PA 17036**

Date: **05/09/2024**

This is to give you notice that CENTURY 21® New Millennium ("Real Estate Broker") has business relationships with Bay County Settlements, LLC ("BCS"), Bay County Title Services, LLC ("BCTS"), First Title Settlements, LLC ("FTS"), Lighthouse Title Collective, LLC (LTC"), and Capitol Title Insurance Agency, Inc. ("CTI") which provide settlement services and title insurance services; AND Harbour, LLC ("Harbour") and Capstone Insurance Group, Inc. ("CIG"), both of which provide homeowners' and flood insurance services. NM Management II, LLC ("NM"), which owns Real Estate Broker, is the 100% owner of FCM and BCS. NM has a 50% ownership interest in BCTS, and Capitol Title Insurance Agency, Inc. ("CTI") has a 50% ownership interest in BCTS. As regards FTS, NM has a 50% ownership interest in FTS and Trusted Title Services, LLC has a 50% interest in FTS. NM has a 50% ownership interest in LTC and Lighthouse Tile Company of Maryland, LLC has a 50% ownership interest in LTC. NM has a 90% ownership interest in Harbour and a private individual has a 10% ownership interest in Harbour. NM has a referral relationship with CIG. Because of these relationships, Real Estate Broker's referral of business to BCS, BCTS, FTS, LTC, Harbour and/or CIG may provide Real Estate Broker, NM, and/or their employees or affiliates a financial or other benefit. BCS, BCTS, FTS, LTC, CTI, DML, Harbour and CIG are together referred to as "Listed Providers".

In addition, in connection with the purchase or sale of the above referenced property, you may desire a home warranty. Be advised that Real Estate Broker has entered into marketing and advertising arrangements with HSA Home Warranty ("HSA"). While Real Estate Broker has no ownership interest in HSA, Real Estate Broker does receive fees from HSA for its marketing and advertising services.

Furthermore, if you are purchasing a property, you may desire to obtain a mortgage loan. Be advised that Real Estate Broker has entered into a marketing and advertising arrangement with Select Lending Services, LLC ("SLS"). While Real Estate Broker has no ownership interest in SLS, Real Estate Broker does receive fees from SLS for its marketing and advertising services.

Set forth below are the estimated charges or range of charges for the mortgage and settlement services listed. You are NOT required to use a Listed Provider, SLS or HSA, as a condition of the purchase or sale of your property. THERE ARE FREQUENTLY OTHER MORTGAGE AND SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES

Seller: HJGT

Buy: HC HC
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CENTURY 21.

New Millennium

Provider/s	Settlement Services	Charge/Range of Charges
Select Lending Services, LLC	<i>Loan Origination Fee</i>	0 - 1% of loan amount
	<i>Loan Discount</i>	0 - 3% of loan amount
	<i>Fee/Points</i>	
	<i>Administrative Fee</i>	\$750-\$925
	<i>Processing Fee</i>	\$600-\$725

HSA Home Warranty	<i>Home Warranty Service \$490-\$755</i>
--------------------------	--

Bay County Settlements, LLC.
Bay County Title Services, LLC

**Capitol Title Insurance
Agency, Inc.
First Title Settlements, LLC
Lighthouse Title Collective, LLC**

<i>Title Examination</i>	\$150-\$475
<i>Settlement/Closing Fee</i>	\$150-\$775
<i>Abstract Fee</i>	\$100-\$275
<i>Title Insurance</i>	See table below

Charge or Range of Charges | Title Insurance Policy rates per \$1,000

	Maryland owner	Maryland lender	D.C. owner	D.C. lender
First \$250,000	\$4.80 - \$5.75	\$3.20	\$5.70 - \$6.84	\$4.50
\$250,001 and up to \$500,000	\$4.10 - \$4.90	\$2.90	\$5.10 - \$6.12	\$3.90
\$500,001 and up to \$1,000,000	\$3.50 - \$4.20	\$2.55	\$4.50 - \$5.40	\$3.30
\$1,000,001 and up to \$5,000,000	\$2.75 - \$3.30	\$2.00	\$3.90 - \$4.68	\$2.70
\$5,000,001 and up to \$15,000,000	\$1.50 - \$2.00	\$1.20	\$1.05 - \$3.96	\$0.85
\$15,000,001 and over	\$1.50 - \$2.00	\$1.20	\$0.90 - \$3.96	\$0.75
Minimum Premium	\$175	\$175	\$228 - \$274	\$168
Simultaneous Issue *	\$175		\$150	
Closing Protection Letter **	\$30		\$50	

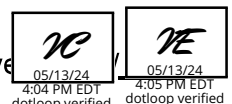
** Simultaneous issue charge is only applicable when Owners and Lenders title insurance policies are issued at the same time.*

**** Closing Protection Letter charge is only applicable when Lender title insurance is issued.**

Harbour, LLC	Homeowner's Insurance, Flood Insurance	<i>The cost of homeowner's insurance, flood insurance, and/or personal insurance products varies depending on several factors, including but not limited to: size, value, and age of the structures, geographical location, construction type, value of contents, intended use, and credit scores.</i>
Capstone Insurance Group, Inc.	Other Personal Insurance Products	

Seller: HJGT /

Buyer



CENTURY 21
New Millennium

ACKNOWLEDGMENT

I/we have read this disclosure form, understand that Real Estate Broker is referring me/us to purchase the above-described settlement service(s) and that Real Estate Broker, NM, their employees and/or affiliates may receive a financial or other benefit as a result of this referral, and understand that Real Estate Broker receives a fee for performing marketing and advertising services for HSA and SLS.

H. Jason Gold, Trustee

Buyer's or Seller's Signature

05/09/2024

05/09/2024
Date

Vannak Chim

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Buyer's or Seller's Signature

Date

Vuochleang Ea

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E7P3-6R1M-VBZ7-XFDO

Buyer's or Seller's Signature

Date

Buyer's or Seller's Signature

Date

Seller: *HJGT* /

Buyer

<i>VC</i>	<i>VE</i>
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